



Report No 26

Background report on gender issues in Bangladesh

Report prepared for the British High Commission, Dhaka

**by Sally Baden and Cathy Green
Anne Marie Goetz and Meghna Guhathakurta**

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BRIDGE (development - gender)
Institute of Development Studies
University of Sussex
Brighton BN1 9RE, UK
Tel: +44 (0) 1273 606261
Fax: +44 (0) 1273 621202/691647
Email: bridge@ids.ac.uk
Website: <http://www.ids.ac.uk/bridge>

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LIST OF ABBREVIATIONS

ADC	Area Development Centre
ASA	Association for Social Advancement
ASDB	Asian Development Bank
ASK	Ain O Salish Kendra
BADC	Bangladesh Agricultural Development Corporation
BAPSA	Bangladesh Association for Prevention of Septic Abortion
BARD	Bangladesh Academy for Rural Development
BBS	Bangladesh Bureau of Statistics
BCSU	Bangladesh Cha Sramik (Tea Workers) Union
BFS	Bangladesh Fertility Survey
BIDS	Bangladesh Institute of Development Studies
BMET	Bureau of Manpower Employment & Training
BNWLA	Bangladesh National Women Lawyers Association
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BRIDGE	Briefings on Development and Gender (IDS)
BSCIC	Bangladesh Small & Cottage Industries Corporation
CIDA	Canadian International Development Agency
CIP	Core Investment Programme
CHW	Community Health Worker
CMR	Child mortality rate
CPS	Contraceptive Prevalence Survey
CWFP	Concerned Women For Family Planning
DAE	Department of Agricultural Extension
DANIDA	Danish International Development Agency
DEN	Denmark
DGHS	Directorate General of Health Services
DGIS	Netherlands Ministry of Foreign Affairs
DHS	Directorate of Health Services
DOFP	Directorate of Family Planning

LIST OF ABBREVIATIONS (continued)

DRR	Directorate of Relief and Rehabilitation
DSS	Department of Social Services
DWA	Department of Women's Affairs
EPI	Expanded Programme of Immunisation
EPZ	Export Processing Zone
ERD	Economic Relations Division
ESAF	Extended Structural Adjustment Facility
ESCAP	Economic & Social Commission for Asia & the Pacific
FFW	Food for Work Programme
FFYP	Fourth Five Year Plan
FHH	Female-headed household
FO	Field Officer
FP	Family planning
FPA	Family Planning Assistant
FWA	Family Welfare Assistant
GATT	General Agreement on Tariffs and Trade
GB	Grameen Bank
GDP	Gross Domestic Product
GFR	German Federal Republic
GNP	Gross National Product
GOB	Government of Bangladesh
GOVGER	Government of Germany
GSS	Gonoshahjya Shangstha
HES	Household Expenditure Survey
ICDDR,B	International Centre for Diarrhoeal disease Research, BGD.
IDA	International Development Association
IDRWCC	Integrated Development of Rural Women and Children through Co-operatives
IDS	Institute of Development Studies
IGA	Income Generating Activity

LIST OF ABBREVIATIONS (continued)

ILO	International Labour Organisation
IMF	International Monetary Fund
IMR	Infant Mortality Rate
IMWDP	Integrated Multisectoral Women's Development Programme
LALE	Legal Aid and Legal Education
LCG	Local Consultative Group
LFS	Labour Force Survey
MANBK	Manabik Shahaja Sangstha
MBSS	Mohila and Bitttoheen Samabaya Samities
MCH	Maternal and Child Health
MFSTC	Mohammedpur Fertility Services & Training Centre
MOH&FW	Ministry of Health & Family Welfare
MOL&M	Ministry of Labour & Manpower
MOLGRD&C	Ministry of Local Government, Rural Development & Co-operatives
MORR	Ministry of Relief & Rehabilitation
NET	The Netherlands
NFPE	Non-formal Primary Education (BRAC)
NGO	Non-government Organisation
NORAD	Norwegian Agency for International Development
ODA	Overseas Development Administration (UK)
ORT	Oral Rehydration Therapy
PEP	Primary Education Programme
PHC	Primary Health Care
PHEP	Primary Health Education Programme
PMR	Post-Monsoon Road Rehabilitation
Proshika	Proshika Manobik Unnayan Kendra
PTE	Popular Theatre Education Programme
RCP	Rural Credit Project
RDP	Rural Development Programme (BRAC)
RDRS	Rangpur Dinajpur Rural Service

LIST OF ABBREVIATIONS (continued)

RMP	Rural Maintenance Programme
RPP	Rural Poor Programme
SAF	Structural Adjustment Facility
SCF	Save the Children Fund
SIDA	Swedish International Development Agency
SWE	Sweden
TARD	Technical Assistance for Rural Development
TBA	Traditional Birth Attendant
TBCCA	Thana Bittoheen Central Co-operative Association
TDH-NL	Terre Des Hommes - Netherlands
Tk.	Taka (Bangladesh)
TFF	The Ford Foundation
UHC	Upazila Health Complex
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNFPA	United Nations Family Planning Association
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organisation
UNV	United Nations Volunteers
USAID	United States Agency for International Development
VGD	Vulnerable Groups Development Programme
VO	Village Organisation
WAD	Women Affairs Directorate
WAU	Women's Advisory Unit
WDHP	Women's Health and Development Programme
WFP	World Food Programme
WHO	World Health Organisation.
WID	Women in Development
WSG	Women's Savings Groups

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EXECUTIVE SUMMARY

The Changing Picture of Gender Relations in Bangladesh

Changes in land-population patterns in rural areas are having an impact on gender relations and on the position of women throughout Bangladesh.

First, the continuing fragmentation of holdings is leading to fewer households being constituted in the form of the extended family. This is associated with a loss of security for women from the family network and with reduction in the scope for sharing household tasks. Concurrently, women's normative entitlements to social support beyond the family are weakening. Thus women are becoming more vulnerable to extreme poverty and destitution.

Second, women's work possibilities outside the homestead have declined: the increase observed in women's involvement in field wage labour is outweighed by technological displacement of paddy husking, rice milling and other work. Inside the household, women's work is of increasingly low productivity among the poorest deciles as the asset base of more households declines.

The recent rise of the (un)Islamic dowry based marriage system is a manifestation of these changes. It signifies that women are increasingly seen as an economic burden by both 'wife-giving' and 'wife-receiving' families. It also contributes to further rural differentiation: richer families are able to profit from loaning dowry money to poorer households and claim their assets on default.

Growing numbers of the rural poor are therefore migrating to urban slums. Urban poverty, particularly of female-headed households, deserves much more analytical and policy attention, even though it runs counter to the main thrust of Government policy to reduce rural-urban migration. In urban settings, women are in a no-win situation. Household prosperity enables men to put their women into purdah and claim social credit thereby, but where household poverty and distress drive women to seek outside wage employment, it is they who suffer social opprobrium and loss of status, because it involves the breaking of purdah. The intensification of Islamist forces exacerbates this problem. The increase in women's wage employment in a narrow range of export industries needs to be seen in this context.

Employment

Even with improvements in labour statistics, the latest (1989) Labour Force Survey still excludes housework from the definition of economic activity. On this definition, women carry out fewer hours of unpaid family labour on average than men. This is contradicted by other evidence from time-budget and gender division of labour studies. The inadequacy of the definition is also clear from studies which show that expenditure saving activities carried out around the household using 'surplus (sic) family labour' – i.e. female labour – drawing on ecological common property reserves, are important in the alleviation of poverty, even though they are missed out in estimations of income.

As regards wage employment, women are increasing their involvement more rapidly than men, both in rural areas with the increase in women's participation in agricultural field labour (previously the exclusive preserve of men) and urban areas, where there has been a dramatic rise in employment of women in export industries, mainly shrimp processing and garments. This labour force is comprised mainly of young women, particularly those from landless backgrounds and including many from female-supported households.

Even so, open unemployment among graduates is much higher among women than among men (17 percent compared to two percent).

Women's average weekly earnings in 1989 were 202 Taka compared to 477 Taka for men (i.e. 42 percent of men's earnings). The wage differential by gender is widest in non-agricultural employment, in both rural and urban areas. In agriculture, the most notable feature is the very marked and distinctive seasonal variation in women's wages. In rural industry, women are concentrated in the lowest productivity sectors. In export industry, there seems, atypically for industry as a whole, to be relatively little wage discrimination by gender (women's wages are 86 percent of the level of men's).

Job mobility is not, for women, a way of increasing wages, as it is for men.

Legislation has been introduced guaranteeing women a specified percentage of public sector employment but the quotas have not been filled and there is no system for monitoring or implementing them.

Adjustment, Poverty Alleviation Programmes and Gender

Adjustment has sanctioned relatively heavy reliance on unprogressive indirect taxation. Value Added Tax, introduced in 1991/2, now generates more revenue than direct taxes: it disproportionately affects the poor.

Expenditure on social programmes remains limited under adjustment (to two percent of GDP for education, one percent for health and population and 0.5 percent for relief and welfare). Current expenditures on poverty alleviation programmes have been maintained under adjustment but capital expenditures have fallen considerably. Overall, adjustment policies in Bangladesh have impacted negatively on the poor, with estimated income losses of three to five percent during the period 1986/7 to 1992/3.

Both the main Government anti-poverty programmes (Food for Work and Vulnerable Groups Development Programme) suffer from design faults and from implementation failures, particularly at district level, the latter attributable in part to lack of gender training for local government personnel. FFW is too seasonally limited, given the great seasonal variation in productivity justification. VGDP provides take-home rations for destitute women and children, but probably reaches fewer than five percent of its target group.

Female Headship of Households

Higher proportions of female – than male-headed households fall into the categories of ultra and extreme poverty and the disparity widens the more severe the level of poverty. The disparity is greatest among urban households, where the proportion in poverty is up to one half of female –headed households.

While women’s autonomy may be stronger within the household in female-headed households, patriarchal systems still exert control over them at the level of the village. Women in such households ‘do not exist in their own rights as full participating members of society but owe their survival to the largesse of others’. They are disadvantaged economically by their ‘brokered’ access to markets through males, and their inability to participate in local political, social and legal institutions. They are also more subject to physical insecurity and violence.

Female-headed households as such may not, however, be a suitable target group for poverty alleviation programmes. More broadly gender sensitive policies would be effective in reducing the particular hardships of these households.

Credit Programmes

Bangladesh is well known for the scale of NGO activity, particularly in the area of credit provision. Proshika is probably the most effective of the largest NGOs in targeting the poorest. Government has also operated subsidised credit programmes for the poor, which have reached about 20 percent of the rural poor.

How far these programmes, in which women undoubtedly participate, go to alleviate women’s poverty and improve their position as economic actors is not so clear. The race to expand credit operations seems to be occurring at the expense of qualitative programme improvements with respect to class and gender biases. None of the large credit institutions field-level workers receive gender training. The phenomenon of ‘women-fronted’ loans means that access to credit cannot be assumed to be linked to investment in women’s profitable activities, nor to improvements in women’s consumption.

Where the end-use and productivity of loans is recorded, it tends to be lower for women’s loans, reflecting the low returns to most women’s economic activities. Improving women’s market access could be a powerful way of enhancing loan use and also meeting women’s empowerment objectives. Extension of housing loans for women could boost their income earning capacity, as many income earning activities are homestead based.

Health, Disaster Relief and Sanitation

The phenomenon of ‘excess female mortality’ in Bangladesh is well known. It is attributed to differential access to healthcare and nutrition by gender, starting from an early age. The situation is deteriorating rather than improving: overall female mortality rates were higher in the late 1980s than in 1976.

Reflecting the high priority given to family planning health service provision, there has been a sharp fall in fertility rates. Population policy remains controversial. There is over-reliance on sterilisation as a contraceptive method and too much onus is placed on women to persuade their husbands of the merits of contraception.

Death rates of women were higher than among men in the aftermath of the cyclone and flooding in 1991. Many women were abandoned in the homesteads; shelters did not cater for women's needs; women's dress (saris) hampered their physical mobility; their poorer nutritional status told against them in a crisis; and medical teams were predominantly composed of men. Economically, it is arguable that women also suffered disproportionately, through loss of livestock. It is more difficult for women to reconstitute their hers than for men to recultivate crops the following season. Moreover, women are particularly vulnerable to sexual assault in the social upheaval following disasters.

Recent experience in sanitation projects also highlights gender issues. More care has to be taken not to enlist women as unpaid labour in roles previously performed by men as paid workers in order to reduce costs. This echoes experience in social forestry programmes, where the tendency is also to construe 'women's participation' as labour mobilisation into the initial construction phase rather than looking to the distribution of realised benefits by gender.

The affordability of improved facilities is also vital. An average family cannot afford to buy access to community latrines and tubewells, even if subsidised. Men's and women's preferences vary, not only as regards the type and location of water and sanitation points, but also as regards the financial outlay they would be willing to commit to improved facilities. Men may in this instance block socially optimal household expenditure and undermine project expansion.

Education

There has been considerable improvement in female educational provision in recent years, particularly at primary level, but overall enrolment is far short of universal and a gender gap persists. Very few girls participate in secondary or vocational, technical and higher education and female participation in these areas tends to be highly sex segregated and stereotyped. This limits women's upward mobility in the labour market.

Girls' participation varies by residence, region and socio-economic group. Rural participation is generally lower and girls' attendance is positively correlated with size of family landholding.

Various measures have been introduced recently to encourage female school enrolment and to reduce drop-out rates, in furtherance of Government policy to give higher priority to improving clear understanding of the relative importance of weaknesses on the supply and demand side respectively.

Political, Legal and Human Rights and NGOs

There is a generous quota system for women's representation in official public bodies. But quotas are not generally met and where they are, the women are regarded as token appointees and adapt a passive role in the bodies concerned.

As regards women's representation outside official bodies, more than one million women participate in group activities in grassroots organisations and over 100,000 field workers are involved in mobilising and supporting such activity. Women's NGOs and activist groups have spearheaded attempts to bring out legal reform and to resist retrogressive changes in the legal system.

The Constitution explicitly provided for equality between the sexes but some of its own articles contradict this provision. Women's legal rights have also to be viewed within the social construction of women as 'dependants', which ensures that women – de facto if not always de jure – have minority status, under the guardianship of fathers or elder brothers before marriage and under the protection of husbands after marriage.

In 1988 the principle of secularism was removed as an article of the Bangladesh constitution. The enforcement of local behavioural codes by the community group in any case always relied on appeals to religious authority against all those, including women, who display 'deviant behaviour'. The tendency towards Islamisation is intensifying, as manifest in, for example, mounting violence between opposing groups on university campuses, and in the campaign of vilification culminating in the issue in June 1994 of a fatwa against the feminist writer Taslima Nasreen. Women working in the field for secular NGOs have been a particular target of physical attacks and intimidation by Islamic forces.

Concomitantly, there has been rapid expansion of the activities of Islamic NGOs, usually eternally funded. There is little information about the services they provide for women or the extent to which women are involved on the staffing side.

Government and NGO WID programmes and projects

Gender policy advocacy is poor in Bangladesh. Only the social sectors contain budgetary expenditures aimed at women. Even here, women-specific projects are mainly donor funded and not part of the core portfolio of the relevant ministries. Government sponsored women centred projects tend to be the traditional variety, giving limited skills training and promoting income generating activities which give a poor financial return. In the health field there is an over-emphasis on population and related programmes. However, there are some initiatives underway, supported by UNDP, to support institution and capacity building in this area.

This Report provides a wide-ranging review of the objectives, operational activities, membership and staffing of NGOs in Bangladesh. It shows that credit and health related interventions are the most common activities; in the range of interventions NGOs are thus not dissimilar to the overall character of Government projects aimed at women. Furthermore, although many NGOs include large numbers of women among their beneficiaries and have undoubtedly pioneered innovations in some areas, they preserve a male bias in their staffing

which may hamper the design and full implementation of gender sensitive programmes and projects, especially as regards the goal of empowering women within and outside such projects.

The concluding section draws out the policy lessons of the latest research and information on gender in Bangladesh which provides the raw material for the Report. It presents concrete recommendations for the better design and implementation of gender sensitive development policies and projects at macro- and micro levels.

1. Introduction¹

This Background Paper on Gender Issues in Bangladesh has been prepared by BRIDGE (briefings on development and gender) at IDS, University of Sussex, on commission from the British High Commission, Dhaka, as an input into the development of an ODA 'WID' strategy for Bangladesh². The development of this strategy is one of a number of actions being undertaken by ODA. in fulfilment of its departmental objective to 'promote the social, economic, legal and political status of women in developing countries'. This report is thus intended primarily for the internal use of ODA.

The objective of this report is to review the existing literature (published and unpublished) on women and gender issues in Bangladesh, in order to:

- provide a gender analysis summarising the comparative situation of women in Bangladesh, with particular reference to their social, economic, political and legal status;
- identify the particular needs of women in relation to employment, income, consumption, and control over and access to natural and other resources; education and health; political representation, physical security, and legal and human rights;
- summarise the extent, scope and effectiveness of current and recent government and donor-supported projects and programmes specifically aimed at improving the position of women.

Clearly, with such a broad remit, the report cannot be comprehensive. Emphasis has been placed on areas which are of particular relevance to ODA's programme priorities, or which have received limited attention to date, or on which new evidence has recently become available.

This exercise cannot substitute for detailed in-country primary research on specific issues, nor for wider consultation (among development policy-makers and other professionals, NGOs, women's organisations etc.) about development priorities for women. One aim of the current undertaking is to identify areas which might merit further research.

Statistical data are provided, where available, to support the analysis, but these should be interpreted with caution, given the conceptual and methodological problems in the collection of gender-differentiated data. Some of the discussion in the text highlights these issues in relation to particular datasets.

¹ This report was written by Sally Baden, BRIDGE Manager (except where otherwise stated); Anne Marie Goetz, IDS Fellow (section 3.4); Cathy Green, Research Assistant (sections 3.5, 5.2 and 5.3); and Meghna Guhatakurta (section 6). Advice is also gratefully acknowledged from: Martin Greeley, Mick Howes Susan Joekes and Melissa Leach (IDS Fellows) and Mahmuda Khan.

² Appendix 1 sets out terms of reference for the preparation of this report.

The report is organised into seven sections. Section 2 gives a statistical summary of gender differentials in Bangladesh, as well as a qualitative analysis of changing gender relations. Section 3 focuses on economic issues, in particular: the gender implications of economic adjustment; gender, poverty and poverty alleviation (with a particular focus on credit schemes); and gender issues in natural resources management. Section 4 focuses on social sector needs, provision and access, looking first at education, then at health. Section 5 reviews gender issues relating to political participation and institutions, as well as to legal rights and institutions and human rights. Section 6 reviews development interventions aimed at benefiting women, in the context of wider development policy. Finally, section 7 draws some conclusions from the report and makes some tentative recommendations for future policy and interventions.

2. Background to Gender Issues in Bangladesh

2.1 Gender differentials in economic and social status: a statistical summary

2.1.1 Economic Status

	male	female
Refined activity rate ³ (excluding 'housework')	85.3%	63.4%
Share of employment in agricultural activity ⁴	49.0%	51.0%
Share of employment in non-agricultural activity ⁵	85.0%	15.0%
Proportion of paid workers earning >300 Taka/week ⁶	61.7%	19.0%
Average monthly income (Taka) of household by gender of head ⁷	2909	1892
Proportion of households in extreme poverty by gender of head ⁸	27.7%	32.6%
Share of unpaid family labour ⁹	25.6%	74.4%
	male	female
Proportion of employed in prof., technical, admin. and managerial employment ¹⁰	4.3%	1.6%
Share of women in public service employment ¹¹		6%

³ 1989, BBS (1992)

⁴ Ibid

⁵ Ibid

⁶ 1989, BBS (1992)

⁷ 1988-9, BBS (1991)

⁸ Ibid

⁹ 1989, BBS (1992)

¹⁰ 1989, BBS (1992)

2.1.2 Social Status

	male	female
Literacy rate ¹²	47.1%	22.0%
Gross enrolment ratio at primary level ¹³	83%	71%
Gross enrolment ratio at secondary level ¹⁴	25%	12%
Gross enrolment ratio at tertiary level ¹⁵	5.9%	1.3%
Share of enrolment at primary level ¹⁶	56%	44%
Share of enrolment at secondary level ¹⁷	71.5%	28.5%
	male	female
Infant mortality rate ¹⁸ (per 1000 live births)	90-115	105-125
Child death rate ¹⁹ (per 1000 population)	12.3	14.7
Maternal mortality ratio ²⁰ (per 1000 live births)		6
Average life expectancy ²¹	55.9 yrs	54.4 yrs

¹¹ 1984-5, World Bank (1990a:19). The figure has probably risen since then.

¹² 1990, UNIDO (1992)

¹³ 1990, UNESCO data, cited in Baden and Green, 1994. UNIDO (1992) gives figures of 76 percent and 64 percent respectively, but these correspond to the net enrolment ratios found in UNESCO data.

¹⁴ Ibid. Net enrolment ratios are 22 percent and 11 percent respectively.

¹⁵ Ibid. UNIDO (1992) gives higher enrolment ratios at tertiary level of 7.2 percent for males and 1.3 percent for females.

¹⁶ 1990, GOB (1990)

¹⁷ Ibid

¹⁸ World Bank (1990a)

¹⁹ UNICEF (1992: Table 17). World Bank (1990a) gives 13 deaths per 1000 population for male children compared to 16 for female children.

²⁰ UNICEF, 1992

²¹ UNICEF (1992: Table 17). There is little reliable evidence on this and figures vary. World Bank (1992: 4) gives 54 for men compared to 49 for women. World Bank (1990a) gives 51 for men in contrast to 50 for women. In all sources, female life expectancy is lower than that of men.

Males per 100 females ²²		
(All ages)	111	100
(16-54)	107	100
(Over 55)	148	100
Total fertility rate ²³		4.7
Contraceptive prevalence ²⁴		40%
Percentage of households which are female-headed ²⁵		15.4%
(Rural)		16.5%
(Urban)		6.9%
(Landless)		26.2%

2.2 The changing picture of gender relations in Bangladesh

In cultural terms, Bangladesh is a relatively homogenous society: 90 percent of the population are Muslims (of the Hanafi School), the remainder being Hindu, Christian or Buddhist; 98 percent of the population are Bengali speaking (Blanchet, 1986). However, no tradition is monolithic, static or insulated. There have been cross influences between different religious/cultural communities as shown in the adoption of dowry among Muslims (Rozario, 1992). In local communities, religion often takes on syncretic forms whereby localised cultural forms become integrated into the social practice of religion (Kabeer, 1991). Blanchet (1986) and Kabeer (1991) note the struggle between Islamic and Bengali identities underlying the history of Bangladesh, with their differing conceptions of gender.

Bangladesh is a highly patriarchal society. Within the household and through local decision-making and legal bodies (e.g. the shamaj and salish), men exercise control over women's labour, their sexuality, their choice of marriage partner, their access to labour and other markets and their income and assets. Women's access to social, economic, political and legal institutions is mediated by men. They are dependent on men throughout their lives, from fathers through husbands to sons. State legislation and institutions underpin this gender subordination and dependence, in spite of constitutional affirmations of sex equality. Men's authority over women is reinforced by pervasive gender-based violence.

²² 1988-9, Ahmad and Morduch (1993)

²³ UNICEF, 1992, based on 1991 Contraceptive Prevalence Survey. This is thought to be an underestimate.

²⁴ 1991, Ibid.

²⁵ As discussed under section 3.3.3, there are wide-ranging estimates for this, depending on the source. This is the most frequently cited figure however, from a 1982 sample survey (Islam, 1993). The figure for landless female heads of household is from Safilios-Rothschild and Mahmud, 1989.

The Islamic social institution of purdah defines separate spaces for men and women and ties the protection of family honour (*izzat*) to the control of female sexuality. Purdah restricts women's mobility outside the homestead and thus the range of women's economic activities and their involvement in public office and decision-making; it allows male authorities to exercise control over all women in the public sphere. Purdah is the means by which a rigid functional and spatial gender division of labour is upheld. Purdah also represents a set of norms internalised by women regarding appropriate behaviour. (Adnan, 1989).

In current processes of Islamisation, harsh interpretations of Islamic prescriptions as they relate to women by male authorities may be one way in which male (and class) interests are protected in the face of growing social differentiation and rapid social change. Women who transgress social and religious norms may be scapegoats. Women and personal law is an arena in which wider interests are fought out between groups of men, both at local and national levels, often in the name of 'protecting' women's interests (Adnan, 1989).

Kramsjo and Wood (1992), following White (1992), argue against the existence of a rigid public/private divide circumscribing women's behaviour, as presented in many feminist analyses. Women are not necessarily excluded from public spaces, nor from the exercise of public power. But they can only operate in these spheres by remaining within cultural norms of femininity. The movement of women into 'male' space (e.g. through increasing participation in agricultural labour) may therefore not be experienced as a liberation; women themselves may be reluctant, but are pushed into these spaces by necessity, often encouraged by men. Where women transgress norms for reasons other than economic necessity - for example through collective action - they may encounter a sharply hostile and sometimes violent response from male authorities and power structures (*ibid.*).

Eggen (1988) suggests that, whilst the status which is associated with the observation of purdah accrues to male household heads, the loss of status associated with women's inability to maintain purdah in the face of growing economic pressures reflects directly on women, but not on men. In this view, the increasing visibility of women's economic participation results in a loss of social status for women. This runs contrary to the assumption in many analyses that increasing economic participation and visibility increases women's status (e.g. Sen, 1987). On the other hand, some commentators see new employment opportunities for women (albeit discriminatory), particularly in urban areas, as giving them confidence and new-found assertion (e.g. Rahman, 1992). Others, perhaps rather optimistically, see the entry of women into paid labour as a breakdown of systems of patriarchal control, with potentially positive effects such as increasing the value attached to women's education. Adnan (1989), for example, notes that female garment workers are now sought after as marriage partners. However, increasing female labour force participation has probably not resulted in accompanying shifts in household divisions of labour (except perhaps the substitution of child - often daughter's - labour for mother's labour) and women's income is used mainly for family rather than personal expenditure (Hossain *et al*, 1988).

Women's experience and interests in Bangladesh is strongly differentiated by their class position. Increasing pauperisation and landlessness have propelled some poorer rural women into activities to increase household income. However, given a large surplus of unemployed and underemployed rural labour, discriminatory and segmented labour markets, and the fact that most rural women are uneducated and unskilled, such women are highly disadvantaged vis-à-vis men in seeking outside employment. There is a strong 'push' factor where women's participation in labour markets is increasing. Women in wealthier land-owning households are less likely to engage in outside productive work where this is seen as a sign of poverty and loss of social status.

Traditionally, women's employment opportunities outside the homestead (bari) have been very limited. Much of the labour formerly performed by women at household level (e.g. in rice milling, weaving) has been displaced by technological change and mechanisation. Organised food for work and other employment schemes provide some employment for impoverished rural women, but are limited in scope and duration. In some areas, landless women collectively lease land or ponds to engage in activities such as livestock and poultry rearing, fishpond cultivation and vegetable production (Jahan, 1989). There is also some group ownership/operation by women of rice and oil mills (ibid.). Some younger women with formal education are finding employment in non-traditional spheres such as education, health and family planning and development extension work (Eggen, 1988).

The lack of employment opportunities in rural areas is also manifested in increasing rural-urban migration, including that of female-headed households. Migrant women find employment in domestic service, a variety of informal sector occupations (including prostitution) and casual unskilled labour, e.g. in the construction industry. Some, mainly younger women in urban and semi-urban areas are taking up factory employment in export-oriented industries such as garments, where the labour force is predominantly female. (Eggen, 1988). Other potential growth sectors in manufacturing industry (e.g. shrimp processing, leather goods, toys) may employ significant numbers of women. However, most women in manufacturing still work in cottage industries as unpaid family labour.

In the patrilocal and patrilineal kinship system in Bangladesh, extended families have traditionally resided and worked together. A woman leaves the natal family at an early age to live with her husband's family under the tutelage of the mother-in-law. Age, and particularly the bearing of sons, increases women's status and control over younger female members of the household, such that there are often conflicting interests between women of older and younger generations. Older women are often instrumental in upholding patriarchal interests.

However, there is growing evidence of a breakdown of extended family units as landholdings become increasingly fragmented. According to Blanchet (1986), poverty is weakening the 'patriarchal family as a unit of production'. This nuclearisation process is particularly marked among poorer households, as is the apparent phenomenon of growing female headedness. Whilst there may be liberating aspects

for women to this process (e.g. escape from the authority of mother-in-laws), they may also lose the security associated with the extended family network and the scope for sharing of household tasks (Chen, 1986). Along with the breakdown of extended families, there has also been a weakening of women's normative entitlements to social support, leaving them vulnerable to extreme poverty and destitution. Since, according to Islamic norms, the destitute woman supporting dependants is not supposed to exist, this problem has been given limited attention (Eggen, 1988).

In recent decades, the rise of a dowry-based marriage system, where previously a (nominal at least) brideprice system existed, is also related to the pauperisation process and increasing landlessness, although not in a simple way. The decreasing asset base of many households means that women's labour in the household has limited returns and this, coupled with limited employment opportunities for women, means they are increasingly perceived as an economic burden by both 'wife giving' and 'wife receiving' households. The resurgence of the dowry system is also related to processes of differentiation: richer families are able to profit from loaning dowry money to poorer households and by claiming their assets on default. The reportedly increasing incidence of violence against women is also, in part, related to the phenomenon of dowry, whereby women are victimised and abused for bringing insufficient resources into the household upon marriage. (Eggen et al, 1990; Kramsjø and Wood, 1992).

Although there have been recent shifts in policy emphasis, investment in human resources development in Bangladesh has been a low priority and this has particularly affected women, who in any case benefit less than men from government expenditure. Women's nutritional status is worse than that of men (particularly among the very young and very old) and maternal mortality rates, among the highest in the world, have shown little change in recent years. Literacy rates and school enrolment ratios are low for both sexes but particularly for women. There has been some progress in reducing gender gaps in education (e.g. women's literacy is rising faster than that of men) but the disparities are still wide, particularly above primary level. This low investment in women's human resources is a major factor inhibiting women's productivity and development (Nasr, 1992).

3. Gender, Economic Development and Poverty

3.1 Gender and economic activity

3.1.1 Current labour force participation by gender

Under-reporting of female economic activity is a serious problem in Bangladesh, as elsewhere. The most recent labour force survey has gone some way to rectifying this (see Appendix 2), by including all economic activity of more than one hour a week, including that done within the home. This has led to a huge increase in the official statistics on labour force participation generally, but particularly on female labour force participation. However, even in this modified approach, housework is excluded from the definition of economic activity, so that the multitude of women's household maintenance tasks remain unaccounted.

Table 1 gives data on labour force participation by sex and residence for the 1980s. The large increase in the female labour force between 1985-6 and 1989, from 3.2 million to 21 million, is indicative of the extent of under-reporting previous to this. From 1961-74, male labour force participation rates were growing faster than those of women, at an average of two percent per year compared to less than one percent annually. After 1974, this pattern reversed, with the female labour force growing at 48 percent annually between 1974 and 1989, compared five percent annual growth of the male labour force in the same period. This disparity reflects changing definitions and improved data collection methods, but also perhaps increasing female labour force participation.

Table 2 gives refined activity rates by sex and residence, again reflecting the large leap in women's participation rates. The female activity rate increased from only 10 percent in 1985-6 to 63 percent in 1989 (compared to a male rate in the same year of 85 percent). These data also show that the rise in the activity rate in the late 1980s was much more dramatic in rural than in urban areas; the gender disparity in the activity rate remains wider in urban areas. Based on the latest data sources, the crude female activity rate in Bangladesh now appears higher than those in most other Asian countries (BBS, 1992: 19).

3.1.2 Sectoral distribution of employment by gender

Table 3 shows that most employed persons (male and female) are working in agriculture, but that the proportion of females employed in the sector is higher (71 percent compared to 60 percent for men). The only other sector with significant female employment is manufacturing, which takes up 21 percent of the female employed compared to 8.5 percent of the male employed, with female manufacturing employment concentrated in rural industries. Women's employment is negligible in all other sectors apart from the household sector (i.e. domestic service). The more

diverse employment profile of men is reflected in their employment in a range of non-agricultural sectors including trade and catering, manufacturing, community personal services, transport and construction. Table 4 gives a more detailed breakdown of the activities of employed persons by sex, and the relative shares of men and women in different activities, illustrating the marked gender division of labour in agriculture, the overwhelming dominance of men in non-agricultural employment (85 percent), and, within manufacturing, the concentration of women in cottage (53 percent share) as opposed to large-scale industries (17 percent share).

Agriculture

In recent years, an increase in women's participation in agricultural field labour, previously an exclusive preserve of men, has been noted. However, this form of employment is highly seasonal and women receive considerably lower wages than men. Employment generation schemes of various kinds to some extent offset seasonal un- and underemployment, but are very limited in coverage, as well as having other gender-specific drawbacks (see section 3.3.5). At the same time, with increasing landlessness, the homestead based agricultural activity of women is becoming limited due to a lack of access to means of production (many landless households have no homestead land). Women have also been displaced from traditional agro-processing activities such as paddy husking, rice milling and oil pressing, with increasing mechanisation in these activities. Some group schemes have been initiated for landless women, mainly by NGOs, for leasing or share-cropping land for vegetable production, leasing ponds for fish cultivation and share-rearing livestock. (Jahan, 1989; World Bank, 1990a).²⁶

Industry

The manufacturing sector in Bangladesh is small, constituting less than 10 percent of total employment. Within this, cottage and small-scale industries predominate, comprising around 80 percent of industrial employment. Rural industries where women form the majority of workers include: jute handicrafts; lime-making; paperbag and box making; coir rope and cordage; fish net making and mat making; and paddy husking. Women's representation tends to be highest in those rural industries with the lowest productivity. (World Bank, 1990a).

Although women's involvement in rural industry has been increasing over the 1970s and 1980s, their share of the work force tends to fall as units become larger and/or more technologically advanced (*ibid*). Most women in rural industry are engaged in home-based, low productivity, low return production. Wage rates of women in rural industry were reported (in 1981) to be around 42 percent those of men (Rahman, 1992).

²⁶ The limitations of credit-based income-generation schemes are discussed in detail in section 3.4.

In large-scale industry, women work mainly in export-oriented production such as garments and shrimp processing. There has been a large increase in the number of women working in a narrow range of urban-based industries, particularly garments and textiles, and to a lesser extent pharmaceuticals and fish processing. However, women's employment in other industries (e.g. tea, jute, sugar, food and allied industries) has been falling. Recent data show an increasing concentration of women in specific industries, particularly textiles, wearing apparel and leather, which together employ over three quarters of women in large-scale industry. Women are favoured as employees in export-oriented firms, but their employment in these enterprises is less stable than that of men. Female employees in export industries are mainly young women, of whom only a small proportion are educated. (Paul-Majumdar and Chaudhuri-Zohir, 1992).

In state enterprises, women's representation is very low, except in units of the Bangladesh Small and Cottage Industries Corporation (BSCIC), in which garments form a large share of production. (World Bank, 1990a). Some data suggests that private sector enterprises employ a higher proportion of women than state enterprises, although still low in absolute terms (Paul-Majumdar and Chaudhuri-Zohir, 1992).

A very small but growing number of female workers are engaged in the construction industry, mainly as unskilled day labourers. Naripokkho (1991) suggest that women's involvement in the sector is considerably underestimated because of a narrow interpretation of which jobs constitute construction work. Women in urban areas also work in domestic service and in a range of unregulated informal sector enterprises.

3.1.3 Occupational distribution of labour by gender

Table 5 shows both the numbers and proportions of unpaid family workers by sex, residence and broad economic sector. Around three times as many women as men are engaged in unpaid family labour, the vast majority in agriculture, but also in rural industry.²⁷ A 1981 survey of rural industries (conducted by BIDS) found that 77 percent of women in rural industries worked as unpaid family labour and only 22 percent were hired (Hossain et al, 1988). The corresponding figures for men were 25 percent family labour, 33 percent hired, and 42 percent proprietors (*ibid*).

There has been limited, if any, growth in female representation in professional,

²⁷ The data in this table conflict somewhat with other data in the same survey which give the proportion of female unpaid family workers in agriculture as 76.8 percent, the remainder, 22.5 percent, being mostly in manufacturing. (The comparative proportions of men are 83.2 and 6.6 percent respectively.) This discrepancy may be due to the inclusion of rural industries under agriculture in Table 5 - where there is a much higher concentration of women than men - 22 percent versus 7 percent of employed persons respectively (see Table 3). (BBS, 1992).

technical, administrative and managerial occupations (BBS, 1992).²⁸ In spite of legislation guaranteeing women a specified percentage of public sector employment, the quotas have not been filled and there has been not proper system of monitoring or implementation for these targets (World Bank, 1990a). In the public services, women's employment is concentrated in education, health and family planning.

In manufacturing industries, women are under-represented not just in managerial and executive positions, but also in clerical occupations, comprising less than 10 percent of the workforce at each of these levels (World Bank, 1990a). Hossain et al (1988) attribute this in part to the greater tendency in lower middle-class households to uphold the institution of purdah and thus withdraw women from the labour force. Among manual workers, women tend to be concentrated in labour intensive, 'light' work requiring manual dexterity; they are rarely employed to operate heavy machinery. This may be in part due to the influence of government labour legislation intended to 'protect' women workers, as well as to prejudices about the skills and capabilities of women. One consequence of this is that, as technology becomes more advanced, the ratio of women employed tends to decline. More skill-intensive, heavy industries, such as plastics and metals, employ a smaller proportion of women than light industries, but these employees tend to be women with a secondary education (Paul-Majumdar and Chaudhuri-Zohir, 1992).

Class and age, as well as gender, affect employment hierarchies. In the informal sector, middle-class women may be proprietors employing younger household members as family labour or hiring lower-class women as employees. Kin relations may also feature in subcontracting arrangements. (Hossain et al, 1988)

3.1.4 Gender differentials in wages and working conditions

Wage differentials

There are striking differentials in wages and earnings by gender in Bangladesh. Women's average weekly earnings in 1989 were 202 Taka compared to 477 Taka for men (i.e. 42 percent of men's earnings). These differentials may be partly accounted for by differences in hours worked, but the differentials are such that there is clearly marked wage discrimination, upheld by highly segmented labour markets.

Table 6 shows the gender differential with respect to both agricultural and non-agricultural wage rates. The gender differential is much wider in non-agricultural than agricultural employment, in both rural and urban areas. In the garments industry, female wages are on average 86 percent of males wages, with variations depending on the level of education and category of the worker (UNICEF, 1992: Tables 8 and 9).

²⁸ In fact, the proportion of the female employed labour force in these occupations seems to be declining, according to official statistics. In 1984-5, 9 percent of employed women were in these occupations, compared to 6.9 percent in 1985-6 and 1.9 percent in 1989. However, this variation probably reflects, at least in part, the broader change in data collection methods discussed earlier, which would tend to give greater weight to women's agricultural activity.

Gender differentials in the wages of day labourers fluctuate by season; the wage rates of women are much more subject to seasonal variation than those of men. (BBS, 1992: 34). This indicates that seasonal expansion of employment schemes aimed at women could offset the labour market discrimination faced by women in slack periods. However, employment generation schemes to date have also tended to uphold discriminatory wage rates which have no clear basis in productivity differentials (see section 3.3.5).

Female earnings are vital to the well-being of poor households. Female-headed households (which make up as much as 25 percent of landless households (Safilios-Rothschild and Mahmud, 1989)) may depend completely on female earnings; in male-headed households with female earners (around 25 percent of total households), women's earnings contribute 25-50 percent of household income (World Bank, 1990a: 37). Whereas men use most of their wage income for personal expenditure (51 percent), only 4 percent of women's income is used on personal items - the rest is spent on family consumption (Hossain et al, 1988).

Gender, labour markets and working conditions

Insecure working conditions are a major feature of female employment in Bangladesh, where a large proportion of women's employment is casual and/or seasonal. Given the higher proportion of women than men in informal sector occupations, such as domestic service and unregulated small-scale industry, women's employment is generally less protected than that of men. Even in formal sector employment, women are less likely than men to have written contracts. (Paul-Majumdar and Chaudhuri-Zohir, 1992)

The strong links between labour and credit markets, such that employees are often indebted to employers, whom they also rely on for emergency credit, tends to reduce employee bargaining power and to depress wages. This tendency is probably more pervasive for women than men, given their more limited range of employment options. (World Bank, 1990a). Kin relations and patronage networks are also important in labour markets, even in relatively large-scale industries. The majority of women workers are recruited into industrial employment through relatives or friends (73 percent compared to 67 percent for men) (Paul-Majumdar and Chaudhuri-Zohir, 1992). Their upward and horizontal mobility is also far more limited than men's. When women do move jobs, they gain little in wages, whereas men tend to gain substantially. (*Ibid*).

Data on child labour show that one third to one half of 10-14 year olds are engaged in economic activity, with slightly higher rates for boys than girls (BBS, 1992). However, the involvement in young girls in housework may not be covered by these figures. Other sources (World Bank, 1990a; Nasr, 1992) suggest that girls begin working in the home at earlier ages than boys begin work.²⁹ Unsurprisingly, most

²⁹ Table 9.7 in BBS (1992) gives data on the economic activity of 5-9 year olds which does not support this assertion - the numbers of male children in 'family maintenance activities' in this age

child labour (around 80 percent) is concentrated in the agricultural sector. But whereas around 85 percent of economically active girls are employed as unpaid family helpers, a significant proportion of boys are in self-employment or work as day labourers, the latter particularly in agriculture. Child labour is clearly a major problem in rural Bangladesh, for both sexes, but patterns of involvement differ by sex and therefore need to be addressed in different ways.

Labour legislation is extensive in Bangladesh, but poorly enforced. Unionisation in the formal sector is relatively widespread, but lower in industries employing a high proportion of women, such as garments. Moreover, unions are often tied to political interest groups and rarely take action in women's **gender** interests. (Hossain et al, 1988).

3.1.5 Unemployment and underemployment³⁰

From existing data, there are two clearly discernible gender differentials in unemployment and underemployment.

Firstly, the unemployment rates of female graduates are strikingly high (17 percent) compared to those of male graduates (2.3 percent) (BBS, 1992: 37). The high level of unemployment of female graduates requires further investigation. The failure to fulfil government quotas and the low level of representation of women in clerical, administrative and managerial positions suggests that much could be done to reduce female unemployment at graduate level.

Secondly, the overall level of underutilisation of the labour force is 83 percent for women compared to only 15.4 percent for men, indicating much higher female than male underemployment.³¹ Underemployment tends to be higher among those in unpaid family labour than in those working for a wage and higher in rural than urban areas. Specific policies are needed to address the underemployment problems of women. These may be most acute among the poorest and/or landless women who lack access to any form of means of production (Martin Greeley, personal communication).

group are only slightly lower than the numbers of female children. However, it is not clear how 'family maintenance activities' are defined.

³⁰ Data on unemployment and underemployment are notoriously unreliable in developing country contexts.

³¹ i.e. employed but working less than 40 hours in the survey week.

3.2 Economic growth and adjustment: gender implications

Stabilisation policies were introduced in Bangladesh in the late 1970s, but major IMF-assisted adjustment programmes began in Bangladesh in the mid-eighties (1986/7) (Granda, 1993). Appendix 3 summarises the main measures adopted under adjustment and the performance of the Bangladesh economy under adjustment during the 1980s.

Weak industrial performance, low agricultural growth and low overall GDP per capita growth were features of this period. Exports increased considerably, but so did imports. Employment in export-oriented industries has expanded considerably, which has increased employment for women, but is vulnerable both to competitors and to shifts in market access under changing international trading regimes.

There is limited literature on the impact of adjustment policies in Bangladesh, since the major thrust of these policies dates back only to the mid-1980s. None of the literature addresses gender issues in adjustment in any detail. This is clearly a major gap which merits further research.

3.2.1 Employment effects

Adjustment has led to employment losses in some spheres, e.g. in rice milling and jute manufacture, due to increasing mechanisation and to the reform or divestment of public-sector enterprises. Other sectors have seen increases in employment, especially export-oriented industries such as garments and shrimp processing. These shifts in employment patterns under adjustment interact with sectoral representation by gender, so that the employment impact of adjustment differs for men and women.

Employment losses

According to the World Bank, (1990a: 108):

Trade liberalization is likely to have mixed effects on employment of women ... Since women's employment in formal urban industries is small, the impact may not be significant. However, in some rural industries having relatively large numbers of female workers, some significant displacement of labour could occur.

Indeed, the rapid spread of mechanised rice milling (although not directly related to adjustment) has displaced between 1.4 and 2.0 million poor rural women from their traditional source of livelihood (UNIDO, 1992).

Government industrial policy in general has been biased towards large-scale industry (Khan, 1993) in spite of the importance of the small-scale industry sector in employment terms. Elsewhere in Asia, considerable job losses have occurred in

small-scale industries employing women following liberalisation (e.g. in Sri Lanka - Jayaweera, 1993). Reduced credit availability may also be constraint on small-scale industries under adjustment. As women are concentrated in smaller-scale units, which are less likely to be able to sustain losses, they may be particularly vulnerable to displacement. Selective protection policies, preferential credit allocations, and/or export promotion policies focused on the small-scale industries sector may be needed to protect and promote women's employment.

Public sector enterprises employ a high proportion of men, such that women are not likely to be **directly** affected in significant numbers by retrenchments here. The main area affected in Bangladesh is public sector jute mills, where 30,000 job losses (around five percent of the public sector workforce) were projected in 1991 (IMF, 1991), but this is an overwhelmingly male area of employment.³²

The major impact of public sector employment losses directly attributable to adjustment would seem to be affecting men. However, women's employment and incomes may be affected, particularly in small-scale industries, but also more generally in the informal sector, if labour market crowding leads to increased competition and declining incomes. (Grande, 1993).

Employment gains

Preceding adjustment, but continuing during the adjustment period, there has been rapid growth in export-oriented industries in Bangladesh, particularly garments, which have become the number one export industry since 1988 (Khan, 1993). The industry now employs around 750,000 people, the majority of whom are women (*ibid*). It is claimed that under adjustment, there has been an increase of 250,000 jobs employing 'mainly previously unemployed women'. Other areas of export-oriented industry projected for future growth include: electronics, toys, luggage and leather products. New export-processing zones (EPZs) are to be opened in Khulna and Dhaka (*ibid*). In 1991, it was projected that another 350,000 jobs would be created by 1993 (IMF, 1991).

These gains in employment have no doubt benefited, at least in a quantitative sense, some Bangladeshi women. However, women employed in export-oriented industries tend to be young, from poor landless backgrounds and comprise a large proportion of female-headed or female-supported households (Hossain et al, 1988). Low pay, docility and the ease with which women's labour can be shed are major motivations of employers for taking on women. (Rahman, 1992). Ease of shedding labour is an important consideration in industries vulnerable to world market fluctuations.³³

³² In May 1992, a major stand off occurred between public service unions and the Government, partly due to new tax increases as well as employment shedding in the public sector. As a result of this, Government awarded pay rises to civil servants, introduced new labour legislation (including minimum wage legislation) and revised other measures. (Grande, 1993).

³³ For example, in garments, world market fluctuations led to large-scale redundancies in the mid 1980s.

The nascent electronics industry as well as handloom weaving and oil milling industries could become major employers of women. Pro-active policies to recruit and train women may be required in order to ensure that **skilled** jobs in these industries are not monopolised by men. Issues such as the design of new machinery and management attitudes to employing women need to be addressed in the expansion of these industries if women are not to be restricted to low pay and low skill segments of the workforce. (UNIDO, 1992)

3.2.2 Wages, incomes and poverty³⁴

Wages and incomes

There is no comprehensive wage data covering the period of adjustment. Public sector wages and those in the large-scale private sector (e.g. jute) tend to keep pace with inflation and there have been recent rises in public sector wages (see note 32). These are sectors with a high proportion of male employment. Employment in 'new' export-processing industries - employing more women - tends to bring lower wages and may be less protected. Agricultural wages have probably fallen, partly due to the impact of floods (IMF, 1991), but also to excess labour supply and slow agricultural growth.

In agriculture, a major plank of policy has been to increase foodgrain production by increasing foodgrain prices. This will have benefited households producing surplus food, but not net food-buying households. Fertiliser subsidies have also been removed and an increased role given to the private sector in input distribution, extension and financial services. This has led to an increase in costs which will have impacted on small farmers and sharecroppers (who bear the costs of production), to the extent that they use these inputs. These shifts in policy will have affected the incomes of rural households, but their gendered effects are unclear.

Tighter credit policy may be having a major impact on both formal and informal financial markets and increasing the pressure in special credit programmes to increase returns. This may make the lending policies of special credit programmes (the main source of credit for women) more conservative, to the detriment of women borrowers. (See section 3.4).

Poverty³⁵

Fiscal measures under adjustment have included limitations on social expenditure³⁶ and increases in indirect taxation. Such measures would tend to have a greater proportional impact on the poorest groups, perhaps particularly in urban areas, where households are more reliant on purchased goods. Again, the effects of such changes by gender are unclear.

IMF (1991) reports poverty alleviation efforts under adjustment, i.e. the expansion of Food for Work (FFW) and Vulnerable Group Development (VGD) programmes as well as the addition of literacy and skills training components to these programmes.

³⁴ Sections 3.3.5 and 3.4 give a more extensive review of poverty alleviation programmes and their gender implications.

³⁵ Appendix 4 summarises fiscal measures and poverty alleviation efforts under adjustment, as a background to this section.

³⁶ Recently, a three year Core Investment Programme (CIP) has been established in Bangladesh, for poverty alleviation, human resource development, infrastructure and other social projects and which is to be protected from ad hoc budgetary squeezes. (Grande, 1993).

These programmes specifically target women in providing food wage employment for infrastructure development and rehabilitation (particularly in post-monsoon periods and during the slack season) and by providing direct food transfers. However, no specific expenditure details are given on the expansion of these programmes, nor any indication of how these programmes may be more effectively targeted. (See Section 3.3.5 for more comment on FFW and VGD).

The introduction of cost recovery in health and education and the development of alternative health care services (e.g. through traditional practitioners) are recommended by the World Bank as fiscal policy measures under adjustment. These would be designed in such a way as to increase revenue collection from the rich and protect access of the poor. Preliminary evidence from other countries shows that cost recovery in social services can have negative consequences for the access of the poor to these services and particularly for women. (BRIDGE, 1993).

IMF (1991) estimates the overall income loss to the poor to be around three percent during the first adjustment package (1986/7-89/90) and around five percent during the first year of the ESAF (1990/1-1992/3). Recent measures seem likely to have increased these income losses. Overall, then, adjustment policies appear to be impacting negatively on the poor in Bangladesh and, if anything, this negative impact is worsening. Section 3.3 gives a more detailed account of gender considerations related to poverty.

3.3 Gender and poverty³⁷

3.3.1 Gender and poverty

Discussion of women's poverty is often subsumed under that of the household. However, women's poverty is **partly** determined by overall household poverty, but also differentiated from that of men by gender inequalities within the household and beyond (Kabeer, 1993). In Bangladesh particularly, and South Asia more generally, there is now a considerable literature on sex bias in the allocation of food and other resources within the household. This has been linked to the phenomenon of excess female mortality. Women do become poorer along with the decline in well-being of the household. However, processes of impoverishment can lead to conflicting interests and differing outcomes for male and female members of the same household. (Kabeer, 1991; 1993).

Gender and poverty status

A recent survey on poverty in Bangladesh found that:

³⁷ Appendix 5 gives a current poverty profile and summary of recent poverty trends as a background to this section.

The burden of poverty is seen to fall disproportionately on the female half of the population. In 1989-90, females on average had a nutritional intake only 88 percent that of males and 40 percent of the wage rate earned by males. Only 29 percent of females were literate compared to 45 percent of males.³⁸ Whilst eight percent of male-headed households fall into the category of hard core poor, the corresponding figure for female-headed households is 33 percent.³⁹ Female-headed households on average enjoyed an income which was 40 percent below male-headed households. (Zillur Rahman and Sen, 1993: 3)

However, static indicators give only a limited picture, because of the multi-dimensional nature of poverty and also because of the importance of understanding the processes whereby people become poor.

Gender and poverty processes

Zillur Rahman and Sen (1993: *op cit.*) also highlight the gender specific nature of vulnerability to poverty, particularly through ‘the constraining impact of violence and insecurity’ (*ibid*: 3) which limits women’s economic and social opportunities. Kabeer (1991) also focuses on processes of poverty and identifies gender differentiation in entitlements⁴⁰ through labour, based on capital and in normative entitlements and crisis- coping capacity.

Labour

In terms of labour-based entitlements, ‘women’s labour is constrained within the narrower parameters imposed by purdah, is less likely to be remunerated and receives lower returns when it is.’⁴¹ (Kabeer, 1991: 252).

The shift from day labour rates to piece-rate systems of hiring labour in rural Bangladesh is highlighted by Zillur Rahman and Sen (1993) as one reason for an apparent reduction in poverty between 1990 and 1992. This could benefit women if it leads to an erosion of discriminatory pay rates, providing they are able to access labour markets on equal terms with men. Given existing social structures, however, it may be that men act as intermediaries for women’s piece rate labour.

³⁸ This does not accord with the literacy data elsewhere which gives lower figures for women - see section 2.1 and 4.1 on education.

³⁹ This also differs from data cited below in the section on ‘female headed households’.

⁴⁰ Here Kabeer is drawing on the work of Sen (1987).

⁴¹ These points are clearly illustrated by the data presented in Tables 3-6 above. Purdah does not mean that women are not working, but they are often doing so within the home, e.g. through share-rearing, putting out work, wage labour in wealthy families’ homesteads etc. Women’s increasing visibility in wage labour and the associated breakdown of purdah norms and gender divisions has, with its contradictory implications, been noted by many commentators (Chen, 1986; Adnan, 1989; Eggen, 1988; Jahan, 1989; World Bank, 1990a).

Capital

Women have more limited inheritance rights to land than men and rarely claim their share of land in practice. Safilios-Rothschild and Mahmud (1989) found that only one fifth of women in landless households could **independently** gain access to land e.g. through share-cropping arrangements. Women formerly acquired other moveable assets upon marriage, but this is rarely the case now, with the shift from a pon (bridewealth) to a daabi (dowry) marriage system (see section 5.2). Women do have some control over livestock, but more so in male- than female-headed households and usually only where there is a homestead plot. Access to credit for the poor generally is low and for poor women particularly, is limited by gender-based ‘contractual inferiority’. However, the last few years have seen a massive expansion of special credit targeted at women which has somewhat alleviated this problem, although with some serious limitations (see section 3.4 for more details).

Normative entitlements

Normative entitlements through socially-ascribed relations of marriage, family and kinship appear to be increasingly malleable in Bangladesh. Men are failing to meet normative commitments under pressures of poverty. This is demonstrated, for example, by the apparently increasing number of female-headed households, due to desertion and ‘seasonal divorce’ (Kabeer, 1991).

The percentage of female-headed households appears to be higher - around 25 percent - among the landless, demonstrating a link between female headship and poverty and the proportion of female-headed households falls rapidly as the size of holding increases (Safilios-Rothschild and Mahmud, 1989). Migration also appears to be a poverty-linked household survival strategy which is on the increase, particularly independent female migration (which constitutes around one third of the total) (Kabeer, 1991). This interpretation is underlined by the higher proportion of impoverished **urban** female-headed households, compared both to their rural counterparts and to male-headed households in urban areas - see Table 10.

Although the trend⁴² of increasing female headship is often related to increasing poverty, it may be more complex. For example, Alam (1985) suggests that the rise in desertion and divorce is not necessarily a poverty-related phenomenon. The high incidence of remarriage by men was cited as proof that they were not driven to divorce by poverty.⁴³

⁴² However, the actual trend in proportion of female-headed households is difficult to verify because of lack of consistent time series data and conceptual problems in definition which undermine the comparability of datasets - see section 3.3.3 on female-headed households. In fact, the proportion of female-headed households attributable to divorce and desertion, is, according to official statistics, very low compared to the proportion attributable to widowhood. (BBS, 1991) Nine percent of the female population are widows (UNICEF, 1992).

⁴³ Another related explanation might be that men are using repeated marriage and divorce/desertion as an accumulation strategy, in the face of growing landlessness, through the daabi system. Eggen

Chen (1986: 219) identifies six symptoms of the erosion of women's normative entitlements, i.e.: the nuclearisation of the family (itself associated with growing landlessness); the breakdown of traditional extended and nuclear family obligations to kin; the increase in divorce and desertion; the rising number of female-headed households; the increased incidence of dowry transactions; and the increased participation of poor women in wage labour. In her view, class is a major differentiating factor in women's experience. Poor women are likely to experience more autonomy (e.g. to engage in wage labour; in freedom from the authority of mother-in-laws associated with extended family units), but at the same time less security (e.g. they cannot depend on others in old age). In her view, gender differentials tend to narrow the poorer the household, because of the greater control women are presumed to have over their own labour.

Coping strategies

The BIDS study (Zillur Rahman and Sen, 1993) finds that 'expenditure saving activities carried out by surplus family labour and drawing on ecological common property resources ... are quite important in the alleviation of poverty' (*ibid.*: 1). This suggests that women and children are largely responsible for such expenditure saving activities and highlights the importance of policies to protect and improve women's access to and control over the natural resource base as a component of poverty alleviation strategies.

Conflicts of gender interests arise in the crisis-coping strategies of poor households (Kabeer, 1991). Initially, consumption is reduced in favour of protecting assets. However, reductions in consumption may not affect all household members equally. Those household members not normally in outside employment (i.e. women and children) will be forced to earn income. Following this, there is gradual divestment of assets, with women's assets more likely to be sold first, increasing women's insecurity in the event of family breakdown. Finally, the disintegration of the household may ensue with the man abandoning the family unit. Men and women have conflicting interests in the downward spiral of impoverishment.

3.3.2 *Female-headed households*

Interest in the issue of female-headed households is relatively recent in the context of Bangladesh. The first official collection of data on the topic was in 1982, in a follow-up sample survey to the 1981 Census. At this time, it was found that 16.5 percent of rural and 6.9 percent of rural households were female-headed, with an average of 15.4 percent nationally (Islam, 1993). The 1991 Census did not collect data on the gender of household heads (*ibid.*).

(1988) also attributes this phenomenon to a reduced need for female labour in homestead activities as holdings shrink or disappear and to the need to recoup the costs of male education.

Other estimates give highly a variable incidence of female headship ranging from 26.2 percent of landless farm households (Safilios-Rothschild and Mahmud, 1989) to 4.1 percent of urban and 4.4 percent of rural households, as reported in the 1988-9 HES (BBS, 1991). Table 9 presents data on household headship by sex and residence for the 1980s, in which the most recent average incidence of female headship is given as eight percent, but this probably seriously understates the extent of female headship.⁴⁴ In Bangladesh, as elsewhere, defining female-headed households has proved problematic. For this reason, amongst others, female-headed households may not be a suitable 'target' category for interventions (Lewis *et al*, 1993). Female headship is not defined simply by the absence of a male. There are complex issues of decision-making power, control over resources, self-perception and external perception involved in defining female headship (*ibid*).

In Islam's (1993) study of three villages near Dhaka,⁴⁵ the majority of female-headed households identified were widows. Following this, were a small number of deserted wives and women whose husbands were absent or incapacitated through illness or disability. Her sample of female-headed households was strongly characterised by poverty (landlessness or near landlessness), but this may to some extent be connected with her selection criteria. Lewis *et al* (1993) suggest that some 'female-headed households' are relatively well-off, i.e. those where husbands have migrated abroad or to urban areas as a strategy of upward mobility, where wives are receiving regular remittances and exercising greater control over household resources.

While Islam (1993) concludes that female headedness increased women's autonomy at the level of the household, female-headed households are still subject to wider institutions of patriarchal control at the level of the village. Women in female-headed households are disadvantaged economically by their 'brokered' access to markets (mediated by male kin, neighbours or middlemen) for the sale and purchase of produce; and unable to participate in local political, social and legal institutions. Moreover, because they are more visible than women in male-headed households and constitute a threat to social norms of female dependence and purdah, female-headed households are potentially more vulnerable to social disapprobation, physical insecurity and violence. (Islam, 1993; Lewis *et al*, 1993.)

The women heads of household studied by Alam (1985) in Shagatha universally viewed the growth in their numbers with alarm and ascribed it to two sets of factors: the loss of support from parents, brothers and also sons, due to economic pressures; and qualitative changes in men's attitudes towards themselves and towards women. (*Ibid*: 369-70). In this study, 38 percent of the 182 women surveyed were single (i.e.

⁴⁴ Note that the data in Table 9 does **not** show an increasing incidence of female headship.

⁴⁵ Islam (1993) defines a female-headed household as one where the woman has control over the disposal of household resources, whether or not she is the main producer. This is because social norms and gender divisions often exclude women from visible productive work. She has developed a typology of five categories of female headed-households in Bangladesh. However, this has been criticised as static (Lewis *et al*, 1993) and not taking into account either the varying processes by which households become female headed, or their dynamic nature.

widowed, divorced or deserted) and just over half of these were managing their own households, i.e. 22 percent of the overall sample were female-headed.⁴⁶

Interestingly, Alam finds the potential for the re-absorption of single women into family support structures to be strongly related to (a) life cycle and (b) ability to invoke social shame. Most of those living with other family members were living with sons, rather than parents. All of the deserted women had been absorbed, and over half of the widowed women, but only one quarter of the divorced women. The greater absorption of widows is at least partly explained by the greater presence of adult sons in such households, where widows were on average considerably older than other single women. Other forms of social support for single women heads of household from kin are noted, but only a quarter of women reported receiving these on a regular basis, with the average value of support being 300 Taka (per annum - 1985). The extent to which single women can still rely on normative entitlements is thus limited and mediated by complex factors related to age, family structure and the reasons for their female-headedness. This study suggests that divorced women are the most likely to be left to fend for themselves.

In Alam's study (1985), few of the women heads of households had independent homesteads. Most lived adjacent to, or in the same compounds as kin, often sharing the same courtyard but eating separately. 'When women heads-of-households are given housing, they are given the least desirable, least durable and least central hut in the courtyard.' (Alam, 1985: 367.) The presence of single women creates tensions when families feel obliged to support them but do not wish to, so that such women have to try to be invisible. 'They do not exist in their own rights as full participating members of society but owe their survival to the largesse of others' (*ibid*: 367).

Table 10 presents data by gender of household head, from the 1988-9 HES, which illustrate a number of points:

- female-headed households have lower average income than male-headed households;
- female-headed households are on average smaller than male-headed households;⁴⁷
- a higher proportion of female- than male-headed households fall into the categories of 'ultra' and 'extreme' poverty;
- the overall proportion of male-headed households in absolute poverty is higher (although not in urban areas).

⁴⁶ This area may have a particularly high proportion of female headed households, due to a weak natural resource base, poverty and a high rate of male outmigration.

⁴⁷ This is not unrelated to the first point in that the absence of adult males will reduce the income-earning capacity of the household; smaller households will also have higher incomes per person, which counteracts the disparity in **household** income

3.3.3 Gender bias in intra-household resource allocation

The phenomenon of ‘excess female mortality’ in Bangladesh is well known.⁴⁸ This has been attributed to differential access to nutrition and health care by gender, starting from an early age (Chen, De Souza *et al*, 1981).

Sex ratios and differential mortality rates

Table 11 gives data on male: female sex ratios from the 1988 HES, by age and socio-economic group.⁴⁹ This shows variations in excess mortality of females by age group. The increasing disparity in the sex ratio with age, especially in the over 55 age group, is particularly striking, suggesting either a cumulative effect, with age, of gender discrimination, or greater discrimination against older women.

According to Chen *et al* (1981: 57), using data on age specific death rates of men and women in Matlab from 1974-77:

In the neonatal period, male mortality exceeds female mortality, a sex differential consistent with the established higher biological risk of male children. During the postneonatal period and childhood (1-4 years) the pattern is reversed with female death rates exceeding male rates. The excess female mortality persists but declines again in magnitude during adolescence (5-14 years) and the reproductive years (15-44 years). By ages 45-64 years, male mortality predominates. Among the very elderly, however, female mortality again exceeds that of males.

Gender bias in nutritional status and calorific intake

Chen *et al* (*ibid*) relate these mortality differentials to observed gender differentials in nutritional status. In the same study: ‘14.4 percent of female children were classified as severely malnourished compared with only 5.1 percent of males. The percentage of moderately malnourished girls (59.6 percent) also exceeded that of boys (54.8 percent).’ (*Ibid*, 1981: 59).

Table 12 gives more recent data from the 1989-90 Child Nutritional Survey on differentials in nutritional status of children by sex and residence, in which a gender bias is less apparent, although more noticeable in wasting (acute malnutrition) than stunting (chronic malnutrition).⁵⁰

⁴⁸ i.e. female mortality rates such that male:female sex ratios are noticeably imbalanced, compared to the norm in other parts of the world.

⁴⁹ The rising male: female sex ratio with household expenditure may reflect a statistical bias, i.e. because wealthier households tend to be those with more (working) adult males, the household survey data shows a much higher ratio of men to women as expenditure levels increase (Ahmad and Morduch, 1993). The data on adult sex ratios must also be interpreted with caution because of differential migration rates (*ibid.*).

⁵⁰ An earlier survey (1987) found 59 percent of girls aged 6 months to 12 years were stunted compared to 56 percent of children overall; and 10 percent of girls wasted compared to 8 percent overall. (World Bank, 1990a: 14).

At least some of this disparity in nutritional status may be attributed to sex discrimination in intra-family allocation of food. In dietary studies conducted in 1978, 'per capita male food intake consistently exceeded that of females in all age groups ... The higher male than female calorific consumption was most marked among those aged 45 years and older, where male intake exceeded female intake by 61 percent' (*ibid*: 61). Even when these data are adjusted for differences in calorific requirements due to bodyweight, pregnancy, lactation and physical activity, marked discrimination remains against children (0-4) and to a lesser extent elderly women. For other age groups the pattern is less clear.⁵¹

Differential access to food by gender operates through a variety of processes, e.g. feeding males first, giving them the largest helpings and choicest foods and more limited access to foods outside the home (e.g. as part of agricultural wage labour remuneration; at public ceremonies or celebrations) for females compared to males . (Kabeer, 1991).

Patterns of gender discrimination

Gender discrimination in the allocation of household resources goes beyond food. Investigation of access to health services found that, 'despite free transport and services, male children were brought to the treatment facility more frequently than the female children by their guardians.' (Chen *et al*, 1981: 65). The combined effect of discrimination in feeding and in access to health care act cumulatively on girls' health status leading to excess mortality.

Ahmad and Morduch (1993) examine the question of sex bias in allocation of household resources, using econometric estimation methods and drawing on the 1988-9 HES data. Contrary to other studies, they fail to identify any systematic sex bias in allocation of **aggregate** household expenditure, although they do find excess female mortality (varying by age and income group), sex bias in the allocation of health expenditure at critical times, and gender bias in nutritional indicators. One explanation for these apparently contradictory results is that gender discrimination in the allocation of resources does not operate in the same way for all children and is often specific to lower birth order girls.

Muhiri and Preston (1991: 431) found that:

Girls without older sisters are six times less likely to die in childhood than girls with older sisters ... The fact that mortality is so much higher among girls with older sisters ... suggests that higher female mortality is not primarily the result of a general pattern of cultural practices that treats all girls differently from boys. Instead, it points to a pattern of conscious, selective neglect of individual children.

⁵¹ However, such adjustments are very crude and limited by problems such as getting accurate data on the extent of women's physical activity. Differentials in bodyweight are to some extent themselves a result of long-standing processes of discrimination. (Chen *et al*, 1981: 63)

Strategies for countering gender discrimination

In spite of the evidence of gender bias in nutritional status and calorific intake, there are very limited feeding programmes targeted at girls and women (UNICEF, 1992).⁵²

Some commentators (e.g. Rosenzweig, 1986) propose that improving employment opportunities for women is the appropriate way to tackle intra-household inequalities in resource allocation. Direct feeding or other transfers, they argue, will simply result in a reallocation of household resources away from the recipient. Others (e.g. Bruce, 1988) argue that employment opportunities alone will not necessarily improve women's control over resources or status within the household, especially given pervasive gender discrimination in the labour market. Group mobilisation and collective action may be needed in conjunction with feeding or other transfer programmes.

3.3.4 Gender and urban poverty

To date, most poverty alleviation efforts in Bangladesh have focused on the rural poor. Addressing urban poverty has run counter to Government policy which has been to discourage rural-urban migration. However, the urban poor are growing in absolute numbers. Whilst many poor urban dwellers have migrated precisely in response to rural poverty⁵³, in some respects they may find their quality of life diminished (Naripokkho, 1991). Social networks which can be drawn on in times of crisis are disrupted and the scope for supplementing consumption through recourse to the natural resource base may be weakened. Moreover, the issues which concern the urban poor are very different from those facing their rural counterparts. Poverty alleviation strategies need to be designed which take this into account.

The high proportion of urban female headed households in absolute poverty and the wide disparity between incomes of male and female-headed households in urban areas (see Table 10) indicates that women form a high proportion of the urban poor.

Naripokkho (1991) highlights the growing need for a development policy which addresses urban poverty and particularly the concerns of poor urban women, many of whom are heading or supporting⁵⁴ households. There are well-known 'success

⁵² The Vulnerable Groups Development Scheme (see section 3.3.6) is the only major feeding scheme specifically targeted at women.

⁵³ Rural-urban migrants account for 70 percent of urban population growth and up to 90 percent of urban slum/squatter populations (Afsar, 1992)

⁵⁴ They introduce the concept of 'female supported- households' to refer to those households primarily reliant on female income, but where there is a nominal male head. In their view, women's need for male guardianship for security and social status reasons means that such households are not uncommon, but may be missed out of classifications with a narrow definition of female 'headship'. In their study, half of the women interviewed were in 'female-supported households'.

stories' of major programmes of poverty alleviation targeted at women in rural areas, but few such ventures can be found in urban areas. Manabik Shahajjoy Sangstha, modelled on the Grameen Bank, is one exception, operating (in 1991-2) in 55 urban centres with 1500 poor women borrowers. (Afsar, 1992).

Studies of urban slum women have identified a number of common concerns. Most women interviewed in one study (Naripokkho, 1991) worked either as domestic servants or cleaners, for very low wages, with others predominantly in a variety of informal sector occupations, as unskilled workers in garments factories, in the construction sector, or in prostitution and begging. Poor working conditions, lack of employment protection and lack of employment opportunities or childcare for women with children, emerged as problems for these women (*ibid*). In some instances, young children are left untended while their mothers go to work, or older siblings withdrawn from school to look after them. Lack of provision of childcare particularly affects slum women who tend to have less access to extended family networks than other urban women. (Afsar, 1992)

Other pressing issues for urban slum women are: poor and precarious housing conditions, with residents subject to constant harassment, extortion, threat of bulldozing or flooding; lack of access to health, family planning and education provision; lack of access to fuel and energy supplies and water and sanitation services, and fear of violence. (Naripokkho, 1991; Afsar, 1992).

3.3.5 Gender and Poverty Alleviation

Two main types of intervention aimed at poor women are discussed below, i.e. employment and feeding schemes and credit programmes. Special credit programmes, given their importance, are the focus of a separate section (3.4).

In general, poverty alleviation efforts have been hampered by problems of implementation, particularly at district level. Structural as well as individual sources of vulnerability need to be addressed at local level, particularly in health service provision and land administration. However, local government has a weak capacity for service delivery, social mobilisation and structural reform. Capacity building in these areas is needed. (Zillur Rahman and Sen, 1993). Gender training in local government training institutions is also urgently needed if the implementation of poverty alleviation efforts on the ground are to take account of gender inequalities (World Bank, 1990a).

Food for Work Programme

The government Food for Work (FFW) programme creates food-wage employment during the slack agricultural season (i.e. November-April), mostly in transport or irrigation maintenance. It also operates small programmes, funded by CIDA, which employ women for Post-Monsoon Road Rehabilitation (PMR) and year round maintenance of earth roads (Rural Maintenance Programme - RMP). In 1988, the

RMP provided employment for around 61,425 'destitute' women (defined as landless female heads of household with dependants)⁵⁵. PMR provided employment for an estimated 40,681 women in the same year.

Although largely successful in reaching the target group, much criticism has been levelled at FFW operations, mainly due to their relief orientation and lack of development focus. Institutional mechanisms for linking FFW programmes to mainstream development have been lacking. The infrastructural programmes conducted may be of questionable value and in some cases environmentally damaging. Given long-term limits on the demand for infrastructural development and maintenance, a greater diversity of activities is required.

Monitoring is weak and there has been widespread 'leakage', to the detriment of participants many of whom are illiterate and are not aware of their wage entitlement. Given women's educational disadvantage, this problem may particularly affect them. Wage rates are also set low in relation to the calorific requirements to shift people out of the 'hard-core' poverty category. Differential wage rates for women and men prevail but are hard to justify in the absence of productivity differentials (World Bank, 1990b).

World Bank (1990a) criticises FFW programmes on the basis of their seasonal nature which means that extremely poor people are left unassisted for most of the year. The need for integration into mainstream development planning and for improved monitoring and accountability is also stressed, as is the inadequacy of remuneration, particularly in those schemes specifically employing women.

Vulnerable Group Development Programme

The Vulnerable Group Development (VGD) programme was established in 1975 as a feeding programme for 'vulnerable mothers and their children'. VGD Centres provide take home rations for almost half a million women (1988) reaching up to 1.5 million beneficiaries concentrated in particularly disadvantaged regions. This is by far the largest component of the programme, taking up 83.5 percent of the budget (World Bank, 1990b: 130). VGD is specifically targeted at destitute women with two or more children. Around 60 percent of beneficiaries of VGD were female heads of households (*ibid*).

In recent years, training and income generation have increasingly featured as part of the programme, at least in theory, but in practice these components have had limited impact. There have been major institutional problems in delivering formal education and training and in establishing the need for formal education of desperately poor women. The types of training offered have been narrow and provide little opportunity for income earning. Savings and income-generation aspects of VGD not well developed. Savings programmes have been quickly established but without a clear

⁵⁵ Is it not clear what proportion of the target group this might be - but probably less than 5 percent. This programme and the VGD programme (see below) only reach the very poor.

rationale for the productive use of savings. Pilot projects under VGD have linked credit and training provision with income generation in poultry rearing and cottage industries, apparently with good results but little information is available (World Bank, 1990b).

As with FFW, institutional weaknesses at Upazila and other administrative levels are a major constraint in programme implementation. World Bank (1990b) recommends consolidation of VGD and FFW into one programme, under a suitable development Ministry, the institutional feeding component of VGD to be hived off under the Ministry for Relief and Rehabilitation. It is also recommended that NGOs should be used to implement VGD, more along the lines of the Grameen Bank, on the basis of group formation, training and credit provision. It is not known to what extent these recommendations have been implemented, so it is difficult to assess whether these changes can overcome institutional weaknesses.

RESP-I

Rashid (1990) reviews the impact on women staff and beneficiaries of RESP I - a SIDA/NORAD funded rural employment programme, with infrastructure development, and production and employment (provision of credit, training and advisory services to informal groups) components.

Women accounted for 42 percent of the labourers involved in infrastructure development, but their representation in different schemes was highly variable, from negligible to 100 percent, reflecting segmentation by sex. Women were often expected to do physically highly strenuous work (i.e. earthworks). Although the quality of work done by women was as good as men's, women's wage rates were lower than men's. Some women were highly dependent on their earnings from these schemes but there was no follow up or attempt to integrate women into longer-term development activities. No provision was made for savings. Support facilities - e.g. childcare - on 'women's' schemes were not always provided, although funds were available for this. There were no standard selection criteria for participants and men were mainly involved in recruiting women.

On the production and employment component of the programme, women's groups constituted about 45 percent of the groups formed. Whilst women attended meetings and saved more regularly than men, the number of days worked by women and their daily wage rates were considerably lower. Few women's groups participated in project planning, compared to men's groups. Women's income generating activities were concentrated in traditional, low return activities. There were instances of loan diversion, of multiple uses of single-use loans and of income generation activities (IGAs) operated as family ventures. There was a lack of childcare facilities, in spite of budgetary provision for this.

Within the staffing structure of RESP-I, women tended to be concentrated at junior and grassroots level. Accommodation and transport problems were among those highlighted by women staff.⁵⁶

Arising from the evaluation of RESP-I, Rashid (1990) recommends: automatic provision of childcare; greater emphasis on social development than on quantitative targets; a review of female - male wage differentials; the collection of gender-disaggregated data; gender-awareness training of staff; market research to identify profitable products; and the re-introduction of literacy and numeracy training.

3.4 Credit programmes for women in Bangladesh⁵⁷

Women in Bangladesh have become a priority target group for poverty-oriented credit programmes. Specialised credit institutions in Bangladesh - of which the best-known is the Grameen Bank - have been able to significantly improve poor women's access to loans over the 1980s. This achievement is all the more remarkable given the socio-cultural constraints on women's productivity and access to capital in Bangladesh. This section assesses achievements to date of special credit programmes and raises policy relevant questions regarding gendered conditions of access to credit, and gendered conditions of actual loan use within the rural household.

3.4.1 The Rural Financial Market in Bangladesh: Gendered Conditions of Access

Rural women's access to formal institutional credit has been almost negligible in Bangladesh (Hossain and Afsar, 1988) because of a range of constraints common to rural financial markets in developing countries: a poorly extended commercial banking system, high transactions costs for borrowers and lenders associated with small loans, a lack of collateral amongst the poor, and, probably most importantly, a range of socio-cultural constraints on the appropriateness of women engaging in market-oriented production.

Informal financial markets see a much higher rate of female involvement. Saving is part of the traditional role and cultural image of women. They engage in lending and borrowing unknown to male household members, and are part of nearly exclusively female credit networks (Blanchet, 1983). Studies from 1989 and 1992 show that from 30 to 50 percent of village women are engaged in borrowing from informal sources, with the majority of informal loans made on a reciprocal basis between households, in small amounts, often in kind, and primarily for immediate consumption purposes (Haque, 1989; Caspar, 1992). Larger loans in cash carry higher interest rates - up to 100 percent or higher - and these loans are more likely to be used for business investments (Haque, 1989:33).

⁵⁶ See Appendix 13 for a broader discussion of these issues.

⁵⁷ This section was written for BRIDGE by Anne Marie Goetz, IDS Fellow, and is based partly on original research.

Informal credit has been vilified as an obstacle to growth in South Asia because of its association with usurious interest rates promoting chronic indebtedness amongst the rural poor. It persists, however, because it offers the poor borrower a number of advantages unavailable from formal financial institutions. Informal borrowers and lenders are able to dispense with lengthy application and vetting procedures because they are familiar with each other and can make personal assessments of credit-worthiness. The transactions costs for the borrower such as travel costs and time lost are eliminated because financial services are bought at times and places convenient to borrowers. Physical collateral may be dispensed with in exchange for moral or social collateral when loans are guaranteed by respected villagers. And loans can be made in timely ways to respond to immediate production needs or emergencies.

3.4.2 Special Credit Institutions

The comparative advantages offered through the informal credit system have been adapted to a range of institutional innovations in the state and NGO sector in Bangladesh in efforts to target poor borrowers and women more effectively. The Government provides some credit support through the Grameen Bank, Swanivar, a national NGO, and the Bangladesh Small and Cottage Industries Corporation. Its most significant poverty-oriented credit strategy, however, is the Rural Poor Programme (RPP) implemented through Bangladesh Rural Development Board (BRDB) co-operatives for the landless, which was reaching 204,775 women by December 1992.⁵⁸ The Government's Integrated Development of Rural Women and Children through Co-operatives (IDRWCC, funded by the World Bank, ODA, CIDA, and UNDP), with 45,886 members, also provides women with credit. The Grameen Bank has pioneered institutional innovations in credit delivery and management which bring banking to the village and provide organisational substitutes for costly application and collateral requirements. It has the largest female membership of all the specialised credit institutions in Bangladesh: 1,186,826 women loanees by August 1992. There are many non-governmental programmes with credit components and large female memberships. The largest of these is BRAC's Rural Development Programme (RDP), which has been expanding its credit component very rapidly over the last few years. As of June 1992 it had 672,320 members, 74 percent women, and BRAC is hoping to consolidate its credit programme by establishing its own bank. Other NGO programmes providing credit to women include:

- Proshika, with 174,540 women members,

⁵⁸ Three projects within the BDRB focus on lending to landless groups: RD-5 (Production and Employment Project funded by SIDA/NORAD, covering 13 Upazilas); RD-9, (funded by the EC and covering 20 Upazilas); and RD-12 (funded by CIDA and covering 139 Upazilas). The latter, which is the largest and involves the least intensive input of direct technical assistance from the donor, is focussed on here. This discussion will not deal with the more formal government credit programmes such as the Bangladesh Rural Development Board's (BDRB) mainstream agricultural co-operatives programme, or the co-operatives system run through the Ministry of Local Government, Rural Development and Co-operatives, as these programmes have tended to focus on credit for men's production needs and have included women only on the margins (for a fuller treatment of these schemes, see World Bank, 1990a).

- the Rangpur-Dinajpur Rural Service (RDRS), the largest international NGO in Bangladesh, with 44,120 women members,
- a range of smaller NGOs, including women's NGOs like Shaptagram Nari Swanivar Parishad, and Thengemara Mohila Sebuji Sengstha.

Over the period 1989-1992, the three largest special credit programmes alone (Grameen Bank, BRAC, and the RPP's RD-12) reached 1.8 million rural women. When the other, smaller, special credit programmes listed above are added, the total comes to well over 2 million. This is double the number reached in the period between 1985-1988 (World Bank, 1990a: 113), evidence of a very high rate of expansion in women's membership of rural development programmes since the mid-1980s. Table 13 gives some indication of this for the four largest poverty-oriented credit programmes in Bangladesh. Cumulative disbursements to women in these programmes have increased both absolutely and relatively over time, such that the gender differentials observed in the mid-1980s in the **proportion** of credit awarded women compared to men (see Safilios-Rothschild and Mahmud, 1989:28-29) have been substantially reduced. Table 14 shows that the percentage of total credit reaching women through the Grameen Bank, BRAC, and RD-12 is now reasonably proportional to their membership of these programmes. Recent figures from BRAC shown that by mid-1992 the average size of loans to women was higher than those to men: Tk 2,346 compared to Tk 2,321 (DLO, 1993).

This situation is a near-reversal of that which obtained in the 1980s and attests to the fact that poor women have proven themselves a good credit risk, consistently repaying loans at a higher rate than rural men. Credit provision for women is now seen as a powerful tool for institution-building at the grassroots level, and credit programmes have become a mainstay of many NGO efforts in rural areas. Lending to women now holds the possibility of being the basis of financially self-sustaining rural development programmes. BRAC has even decided to phase out the formation of new men's Village Organisations (VOs) and to concentrate on forming new women's VOs (DLO, 1993).

While this *de facto* policy shift in the rural financial environment must be seen as an opportunity for women, some important practical and policy implications must be considered. The race to expand credit operations appears to be occurring at the expense of more qualitative programme inputs into structural and attitudinal change in gender and class relations (White, 1991). This shift in organisational goals means that incentives for field-level workers centre on the rapid disbursement and full recovery of loans. Pressure to register new loanees rapidly may lead to relaxed targeting, with more well-off rural women gaining access to credit societies. Pressure to disburse and recover larger loans may mean that women are borrowing beyond the absorption capacity of their small-scale enterprises, increasing the potential for loans to be diverted to consumption or to be appropriated by male household members. There has been a tendency to assume that women's high demand for credit and timely repayment can be read as an indicator of women's growing capacity to use loans effectively. But this assumed connection between access to credit and its investment in profitable activities should probably not be taken for granted. Women face

persistent problems in increasing the productivity of their homestead-based work, in gaining access to markets, and in retaining control over their loans in the contexts of demands made by other household members. Some credit-based programmes recognise the precarity of the assumption that access to credit leads to managerial control, and are investing in special measures to enhance women's productivity and control in their entrepreneurial activities.

3.4.3 Organisation of Special Credit Programmes

The programmes mentioned above have institutionalised, with variations in approach, a range of organisational strategies to ensure accurate targeting of the most needy borrowers, loan delivery and management convenient to borrowers, and support systems for profitable investment.

Targeting

Membership of poverty-oriented credit programmes is usually restricted to the 'functionally landless': those whose households own 0.5 acres or less of land and whose main source of income is agricultural wage labour or non-farm small-scale production. However, given the historical association of credit with elite patronage and control in Bangladesh (McGregor, 1988), and the competition over scarce cash resources in the rural economy, some programmes, especially those run by the BRDB, have had trouble in achieving this target. In addition, given the pressure on field workers to identify good credit risks amongst credit society members, there can be a tendency to select women whose initial asset endowments in the form of productive resources (including land and the capacity to mobilise family labour), and educational attainments, improve their credit worthiness. This can mean that illiterate women and women heading their own households may be under-represented as members of credit societies.

In the BRDB's RD-12 programme, literacy levels of women members are 14 percent over the national average (Matienzo, 1993) which suggests that the poorest women are not being reached, given the association between women's literacy and household resource endowment. Thirteen percent of RD-12 loans reach women heading their own households (McKim, 1993), and this is approximately the same proportion reached by other special credit programmes. This seems low given that *de facto* female-headed households (e.g.: widows living on their brothers' homesteads but supporting their own children) are estimated to be at least 25 percent of the landless target group (Safilios-Rothschild and Mahmud, 1989:3). There is evidence to suggest that women managing their own households are more actively involved in wage employment and small-scale enterprises than women in male-headed households, which suggests that their demand for credit is not being adequately met (Haque, 1989). Of the largest NGOs, Proshika is probably most effective at targeting the poorest. The Grameen Bank, because it is a bank and not a NGO, does not screen out members who, by virtue of using loans more and more profitably, significantly increase their resource endowment position.

Group Formation and Credit Management

The Grameen Bank's methods of group formation for credit management have been adapted to the organisational methods and goals of many other credit-delivery programmes in Bangladesh. To obtain credit a small group of five 'like-minded' individuals must guarantee repayment of each individuals' loan, thus substituting social collateral and peer monitoring for physical collateral. Membership is contingent on beginning regular savings. A period of training in group management, organisational rules, and social development goals follows.⁵⁹ The rate of interest on loans is 16 percent, but the obligatory deductions from the principal raise the effective cost of credit to 25 percent of the loan.

Organisational features differ across special credit institutions, and have implications for the initial costs of membership, group cohesion and financial discipline, the effectiveness of the social guarantee on loans, the security group savings can provide to members, the degree to which they are familiar with credit procedures, and the amount of social development inputs they receive. The time taken for induction and training in credit procedures and social development has been shrinking as the pace of

⁵⁹ Loans are staggered; after the first two loanees exhibit a regular repayment capacity over a designated period, subsequent members may borrow, with the group leader coming last. A number of groups (usually five or six) are federated into a Centre, which is visited weekly by a Grameen Bank worker who supervises loan plans, distributes loans and collects repayments. When a loan is given, 5 percent of the loan amount is retained by the Bank as a contribution to the Group Fund, to which members in addition contribute 1Tk per week. Members can borrow from this fund for any purpose; the idea is to provide members with a resource for contingencies and to discourage use of the loan for consumption purposes. In addition, 4 percent of the loan amount is deposited in an Emergency Fund which is used by the Bank as a form of insurance against default and is not accessible to members. Other funds may be set up by groups -- such as a Children's Fund to finance schooling for members' children.

credit delivery has expanded in organisations which are rapidly scaling-up.⁶⁰

The Government's RPP has the most rigid operating procedures. It is based upon the 'two-tier' Comilla co-operative model of the 1960s in which a 'first tier' of village co-operative societies for women and men (Mohila and Bittoheen Samabaya Samities, MBSS and BSS) are federated at a representative 'second-tier' sub-district level through Thana Bittoheen (landless) Central Co-operative Associations (TBCCAs) which make decisions about the local distribution of credit and other inputs. It is encumbered with administrative rigidities which slow down loan delivery considerably.

Skills Development and Support for Productivity Enhancement

The Grameen Bank is the most 'minimalist' of all the special credit institutions discussed here in terms of its support for skills development amongst loanees. It operates a sub-programme which experiments with improved farming techniques, but by and large does not directly invest in helping women shift their rate of market engagement. BRAC, in complete contrast, offers probably the most extensive support for enhancing the viability of small-scale enterprises and experimenting with new, higher profit income-generating activities and improved technologies. Programmes which provide training, technical advice, access to inputs, and other support services to members cover the following sectors: irrigation, livestock, poultry, fisheries, social forestry and vegetable cultivation, and sericulture. In addition, its Rural Enterprises Project experiments with new enterprises such as women-run restaurants, poultry feed mills and chick hatcheries, mechanics workshops, apiculture, godowns, and pearl culturing. Some of these programmes also train women as paravets, poultry vaccinators, or tree caretakers, activities which provide paid employment.

In the Government's RPP, regionally based Technical Resource Teams develop and promote new technologies to improve the productivity of the enterprises of the landless, and staff of the RPP facilitate linkages between landless borrowers and other government services in the agricultural, livestock, fisheries, forestry, and health sectors. There are, however, no specialists on women's income-generating activities working in the Technical Resource Teams.

None of the large special credit institutions offer facilities to enhance women's access to markets. BRAC made various experiments with establishing space in local markets for women, but these have been abandoned. The fact that women cannot market their products is perhaps the greatest obstacle to their realising good profits; they are obliged to rely on male household members, who may skimp on the returns they

⁶⁰ BRAC has gone from a one-year induction period which involved literacy training to a three month period in which a one-month 'Functional Education' course is offered. A 45Tk membership fee - steep by the standards of the poor - is charged to cover administrative costs. Ten percent of the loan is retained for insurance and savings purposes, one percent of which goes to a life insurance policy for the loanee. Members' individual savings, accumulated from a minimum contribution of 2Tk per week, are frozen for five years, making them inaccessible to members facing emergencies.

supply after marketing, or on selling within the village, at lower prices, or on itinerant traders, who also pay lower prices within the village.

Social Development Inputs and Social Change

Special credit programmes vary in their investments in advancing members' perception of social issues and in the training they offer for human resource development. Such investments can enhance the degree to which loan use contributes to household well-being as well as structural change at the local level. Members of most programmes are introduced to a range of social goals which are recited as 'decisions' or 'resolutions' at the beginning of group meetings. These range from resolutions to improve household sanitation and nutrition standards, to resolutions to end the practice of dowry and the incidence of wife-beating. The Grameen Bank offers the fewest support services for these social goals, although it has started to offer credit on special terms for investments in the quality of households, like loans for tubewells, latrines, and housing. NGOs pursue institution-building around these objectives much more actively. Proshika has most closely retained its original objectives of fostering local leadership and reducing exploitation. BRAC offers an enormous range of supplementary services to bolster the development of leadership and social development in its VOs, ranging from paralegal training, health and family planning facilities, a vast non-formal primary education (NFPE) programme for members' children, and leadership training. Each group is visited once a month by a Programme Officer (PO) who leads an intensive issue-based discussion in these areas. The Government's RPP also offers a range of social development services and leadership training for women.

Often these inputs are not sufficiently tailored to women's gender-specific social needs. BRAC's paralegal programme, for example, offers training in Muslim Family Law, Inheritance Law, Citizen's Rights and Land Law, but there is little direct content on women's rights. The content of leadership training in many NGOs is primarily rules and norms for group management, not methods to counter gender-specific constraints to assertiveness, confidence, and power within households and the local community. Few of the large special credit institutions provide Gender and Development training to their staff. None of the field-level workers of the Grameen Bank, Proshika, BRAC, or the Government's RPP receive gender training, although the last two have recently introduced this training for higher-level field managers and headquarters staff. Unsurprisingly, women's NGOs are more sensitive to the gender dimension of social issues in their training of members and their pattern of credit provision.

Income-generating activities and expanding credit operations have gradually supplanted more qualitative and elusive social development goals. Some NGOs now focus energies much less on facilitating the development of solidarity amongst the poor than on service delivery. BRAC's goal of forming federations of landless groups is now being underplayed; no progress has been made on this, and the meaning of 'institution-building' is shrinking to encompass merely the formation and induction of

new groups. This is unfortunate, for as women's primary societies grow in number, federating their activities might allow women to take up leadership and decision-making roles in a more public way. The Government's system of federating landless groups through the TBCCAs is more promising in this respect, in spite of problems of elite capture. It offers the possibility for women to take decision-making positions within the sphere of credit administration; in many Thanas, women's groups form the majority, and in three, women have been elected as Chairs of the TBCCAs. Proshika continues to support federations of the landless, and the RDRS organises Low-Income Group Associations who represent the interests of the poor to local elites and local government; several are dominated by women and have supported women as candidates in local elections.

3.4.4 Impact of Special Credit Programmes⁶¹

Most evaluations of special credit programmes in Bangladesh show a positive impact on household outcomes (income, wealth, asset accumulation), and individual outcomes (employment, health, and nutrition).⁶² Because most studies take the household as the unit of analysis, less is known about the impact of credit on women in terms of its effects on intra-household allocative patterns, resource allocation, productivities by gender, and empowerment.⁶³

Income, Employment, and Productivity

Net and gross income returns from credit-financed IGAs for both men and women are positive, but productivity differentials by gender persist (Ahmed, 1991; Chowdhury et al, 1991). An impact study of the Grameen Bank in 1988 showed that the average annual **household** income of bank members is 43 percent higher than that of households in non-target villages (Hossain, 1988). A study of 100 BRAC borrowers found individual incomes to be 26 percent higher than non-borrowers (Chowdhury et al, 1991). A study of RD-12 showed the average net return to a loan averaging 2,164 Tk was 3,962 Tk. Disaggregated by gender, average net returns to men were 53 percent higher than to women (Matienzo, 1993:12).

Studies of the impact of credit on employment show a significant shift away from wage labour to self-employment. A Grameen Bank study found women employed 18 days each month on income-generating activities, compared to 2.4 days for the control group (Hossain, 1984). The 1993 RD-12 loan impact study shows an increase in women's yearly employment from 139 to 221 days, while men's employment increased from 217 to 269 days (Matienzo, 1993:18). No data are available from BRAC on the impact of credit on total person/days of additional employment.

⁶¹ Methodologically, credit impact studies are notoriously complex, as it is difficult to isolate out the effect of credit from other variables such as group membership or training. Many studies of profitability depend upon respondent recall, which may be weak, where numeracy skills are low and records are not kept, in reporting an activity which stretched over a year. Further, women's credit enters general household funds which are used for multiple purposes, while women's income-generating activities are managed in tandem with expenditure-saving work and homestead maintenance, making it difficult to filter out the exact number of days spent 'employed'. Because recall may be strongest amongst loanees who have invested credit most profitably, there is a methodological bias towards reporting successful loan use.

⁶² An ODA-funded study managed by Manchester University which is currently nearing completion will provide fresh data on the question of credit's economic impact. It compares the credit performance of the largest specialised credit institutions in Bangladesh on the basis of samples of 150 borrowers from each. A larger World Bank-BIDS study: "Credit Programmes for the Poor: Household and Intrahousehold Impacts and Problems of Sustainability" has sampled 1450 borrower households of the Grameen Bank, BRAC, and the BRDB over three periods in 1992 to capture seasonal variations. The final report is expected this year.

⁶³ Rushidan Islam Rahman's 1986 study is an important exception. A comprehensive study on how these issues is currently being carried out by John Snow International and Jehangir Nagar University: 'Rural Credit, Empowerment of Women and Family Planning in Bangladesh'. It includes a survey of 1248 women members of BRAC and the Grameen Bank, as well as non-members, and 18 months of in-depth qualitative research. The final report is expected soon.

Calculations of productivity are very sensitive to assumptions about the opportunity cost of female labour. When labour is imputed by the male agricultural wage rate, the profit of a number of female-intensive activities such as paddy husking, cane and bamboo products, rope and net making is negative. Livestock fattening and milch cow rearing, because it involves relatively low-intensity labour inputs which can be distributed to other household members, especially children, shows a positive return to investment. More productive income-generating activities are rural transport (rickshaws), shopkeeping, rural trade and paddy stocking (for resale in periods of scarcity), handloom weaving, and cottage industries such as tailoring (Hossain, 1984b). The RD-12 1993 loan impact study shows rates of return for women's income-generating activities averaging 145 percent while rates for men average 211 percent (Matienzo, 1993:34).

Gender-specific productivity differentials reflect the generally low returns to activities most commonly invested in by women. None of the larger special credit programmes have succeeded in shifting women out of traditional income-generating activities. By far the bulk of loans taken by women are used for paddy husking, petty trade, and livestock rearing. This suggests the absence of an empowerment-oriented perspective on gender which might seek to move women into more profitable and socially valued non-traditional forms of entrepreneurship. BRAC stands out in this respect in its investment in promoting new self-employment opportunities and improved technologies.

3.4.5 Issues for Policy Consideration in Credit Programmes for Women

Low Rates of Return for Women's Income-Generating Activities

Women borrowers invest cautiously in low-risk, familiar, low productivity activities. These traditional activities are part of the cultural ascription of low value to women's work and their contribution to the household. More concerted investment in raising the productivity of women's work, and diversifying it into non-traditional activities might contribute to altering the environment of gender relations, not to mention increasing women's contribution to household incomes. Certain features of loan approval processes and the organisation of repayment schedules discourage women from investing in higher risk activities. Loans are approved for activities sure to realise a steady return, and traditional activities can be relied upon to do this, even though they may be at such a low rate of profit as to leave little for consumption after weekly repayments are made. The requirement that loan repayment begin two weeks after loan disbursement means that part of the principal must be retained for immediate repayment, rather than invested.

Encouraging higher-risk, higher skill, and higher profit activities for women, however, raises issues of gender and power which may be difficult to manage. It involves encouraging women to venture into traditionally male self-employment preserves, which may provoke conflict, or threaten women's capacity to retain control over their

loans. A BRAC study of its credit programme for women-owned restaurants ('Shuruchi' Restaurants) showed that in almost all cases, women's husbands took over loan management and the running of the enterprise (Khan, 1993). Investing in shifting women's rate of market engagement, therefore, requires not just the introduction of new technologies and skills training, but close and careful monitoring of loan use, and strong support for women's control of credit.

Economies of scale could also be achieved to women's advantage through collective enterprises for groups to manage larger-scale modern technology. Efforts have been made in this direction; BRAC and Proshika offer credit for the joint management of deep tubewells, the Grameen Bank for fisheries management, and the women's NGO, Saptagram, for mechanised ploughs. Unfortunately, these efforts have been hobbled by severe management problems (Hossain, 1988). They deserve further exploration as larger-scale enterprises - such as mechanised rice mills - run by women can help develop management skills, protect credit from appropriation by other household members, and may eventually provide wage employment opportunities for other women. They also have the potential of providing women with a significant non-farm production base in the rural economy and developing vertical linkages to other productive sectors.

Lack of Support for Marketing

Socio-cultural constraints on women's physical access to markets means that women lose control over a critical phase in the production process. It also means that women are unable to make assessments of market demand and new productive opportunities. Currently, as noted earlier, no support for women's marketing is provided through special credit programmes. Experiments in this direction, such as BRAC's marketing facilities for women, have been abandoned because of the high degree of male opposition women encountered. Nevertheless, improving women's market access could be a powerful way of enhancing loan use, and also enhancing women's public presence and self-confidence.

Accurate and continuous assessments of market demand are needed to ensure that the low returns to women's activities are not a function of market saturation for homestead products. There is evidence that borrowers in the Grameen Bank tend to divert higher proportions of second, third, and subsequent loans to non-productive activities (Hossain, 1988), which some studies suggest reflects market constraints (Alam, 1986; Hashemi, 1986).

Women's Control of Loans

A proportion of women's loans are appropriated by their husbands or other men within the household, although the exact rate at which this occurs is not known. Rahman's 1986 study found that 12 percent of women Grameen Bank borrowers

transfer loans to men; White's study of Action Aid's credit programme in Bola shows that about 50 percent of women's loans are invested in men's productive activities (White, 1991). Preliminary results from a recent study of over 250 loan histories in BRAC, the Grameen Bank, TMSS, and RD-12 show that an average of 20 percent of loans to women are used by male household members with no input whatsoever from women, while another 40 percent are invested by men with women providing some or most of the labour on the income-generating activity (Goetz and Sen Gupta, forthcoming). Male appropriation of women's loans appears correlate with increases in the size of the loan, and does not diminish with an accretion of years of organisational membership (Rahman, 1986; Goetz and Sen Gupta, *ibid*). Women's prospects for loan retention is strongest when they invest in livestock - an asset over which women have cultural rights, and women are also more able to retain control over their loans when there are no economically active men within the household.

The household is a joint venture, and the gender division of labour in Bangladesh is such that full control of the productive process is difficult for women without programme inputs for market access. Nevertheless, this phenomenon of 'women-fronted' loans (used to finance activities of male relatives) has negative implications for goals of women's economic empowerment. Although household incomes will increase when men use women's loans, women themselves lose out on opportunities to enhance the quality of their income-generating activities and financial management skills, while other household members may not benefit from the unique human resource outcomes which result from women's control of income. Where loan misappropriation occurs, women are bearing the liability for loans from which they only benefit indirectly. In addition, some will be in a position of having to demand loan repayment funds from husbands, which reinforces gendered patterns of dependency and may create new sources of tension within the household.

It might be argued that men's capacity to access credit funds through their wives is increasing women's status within the household. Anecdotal evidence from BRAC suggests an interesting link between this question and familial stability, where women cite as a reason for handing over their loans, the need to preserve the marriage (Jiggins, 1992). However, where husbands invest credit poorly, the pressure on women to find repayment funds from their other homestead activities increases. Women's high repayment rates in these cases may attest less to profitable loan use than to their desire to retain membership one of the few social institutions beyond the household to which they have access.

More research is needed to establish the prevalence of this problem, the circumstances which promote it, and the consequences for women in terms of their control of intra-household resource allocation and their own empowerment. Policy responses are called for in terms of measures to enhance women's capacity to retain control over their loans. One women's NGO, TMSS, recognises this problem and the difficulty of overcoming it due to the prevalent gender division of labour, and has invested instead in ensuring that women retain significant managerial and financial control over joint income-generating activities, and ownership over assets purchased with credit.

The Balance Between Social Development Objectives and Credit Performance

The rapid expansion of many credit programmes and efforts to sustain strong credit performance has meant a neglect of social development objectives. Changes in social attitudes, especially around gender relations, improvements in women's productivity, mobility, access to markets, literacy, and control of household decisions require persistent investments over long periods in the qualitative features of institution-building. The drive for increased credit disbursement and full loan recovery, however, is insensitive to social needs, and may be particularly insensitive to the special problems women face in developing the capacity to control their loans.

The concern with credit performance, coupled with donor's interests in seeing the development of financially self-sustaining credit programmes, has prompted a tangible shift in organisational incentives away from social development goals.⁶⁴ Pressure to disburse and recover greater volumes of credit may have negative consequences for women borrowers. They may be encouraged to take larger loans, but without adequate technical backup for improving their productivity and marketing capacity, they may find themselves unable to realise effective profits. Larger volumes of cash coming into households may be particularly vulnerable to mis-routing to immediate consumption needs, or to appropriation by male household members, leaving women more heavily indebted than before.

3.5 Gender and natural resources management⁶⁵

The majority of the population in Bangladesh, but particularly poor rural households, are highly reliant on the natural resource base for their livelihood (see section 3.3). Roles and responsibilities related to natural resource management and patterns of ownership and access to natural resources are rooted in prevailing gender divisions of labour. However, many studies on Bangladeshi farming systems and on the environment more generally, tend to catalogue the roles of women in relation to resource management, rather than analysing the social systems (including the relations between women and men) within which natural resources are held and utilised. As a result, locational, socio-cultural and economic specificity's of resource use, and important issues of access and control, are hidden behind generalised images of women and the environment.

3.5.1 Domestic energy supply and consumption

⁶⁴ This process is clearly illustrated in the Government's RD-12 programme. CIDA's support for RD-12 will be phased out over the next three years. The consequent imperative for the programme to become self-sufficient prompted the introduction in mid-1993 of a range of new staff incentives to intensify the disbursal and full recovery of loans. Each Field Officer (FO) is expected to distribute a minimum of 625,000 Tk annually to 250 members (10 groups, 25 borrowers in each group). Salary bonuses will be supplied on a pro-rata basis to those who distribute greater amounts and achieve a 100 percent recovery rate. The new incentive system concentrates organisational attention on conventional banking concerns.

⁶⁵ This section was written for BRIDGE by Cathy Green, Research Assistant, IDS.

Currently, over 70 percent of rural energy supplies are obtained from fuelwood, animal dung and crop residues (Huq et al, 1990:4). The depletion of forestry resources in Bangladesh as a result of commercial felling and land clearance for agricultural and residential use, is a growing phenomenon (Chowdhury, 1993; Huq et al, 1990; DANIDA, 1989). Common property resources such as the sal forest area in Tangail and Gazipur Districts in Northern Bangladesh, have been severely degraded. These forests provided local villagers with products such as wild yams, honey, and a variety of fuel resources (Khan et al, 1991:19&40).

Localised and seasonal shortages of fuelwood have serious time, energy expenditure and cost implications for women, who hold primary responsibility for the provisioning of households with fuel for domestic consumption. The causes of fuelwood shortage may be unrelated to fuelwood collection per se. Equally, shortages may be due not to an overall availability problem, but to limited access rights to wood on the part of the women who must collect it. Other costs may be incurred by those women who are forced to trade off community disapproval for breaking purdah, against their need to move beyond the homestead to collect fuelwood.

A study of the patterns of energy consumption within three villages in Comilla District, an area with one of the highest population densities, found that landless villagers relied heavily on inferior quality fuels. The provision of resources for domestic energy consumption was the responsibility of women and children who collected from the homestead and surrounding areas. Cow dung was collected by women and children from fields, pathways and cattle sheds. Energy was consumed primarily in cooking (90 percent) and the residue was used for heating water in winter, parboiling of rice and processing of fruits (Sharifullah et al, 1992:14-19).

There is no mention in the study of any class differentials in women's involvement in fuel collection, although it may be assumed that with increasing socio-economic status, women's participation will decrease. Women from land-owning households within Bangladesh are able to utilise crop residues and other agricultural by-products found on their land. They thus have a major advantage over landless households who must rely on residues found within the homestead and/or on resources foraged or stolen in the locality.

Fuel shortages have increased the dependence of some households on the purchase of fuelwood. A study of three villages in Comilla District, found that landless households spent approximately six percent of their income on fuel (Sharifullah et al, 1992:22). On the other hand, fuel sales are providing a cohort of poor women with a means of livelihood (World Bank, 1990a:88). Woodfuel shortages within urban areas have increased the reliance of poor women on paper and a variety of industrial wastes, which may produce toxic fumes (Ahmad, 1992:18).

3.5.2 Homestead and social forestry

Trees grown on homestead land provide 85 percent of the wood consumed nationwide (Timm, 1993:67). Within the homestead area women are actively involved in the

cultivation of tree species (Hannan, 1990:53). Outside this arena, tree cultivation is apparently the preserve of men, although it is unclear whether this is attributable to prevailing land tenure arrangements, or cultural factors (World Bank, 1990:88). Gender differences in preference in choice of species, location, cultivation techniques and management practices within homestead cultivation are known to exist, but empirical evidence which confirms this is lacking (Hussain et al, 1988:77).

Tree and shrub species which can be managed and accessed by women, (i.e. planted within or adjacent to homestead areas) and which fulfil multiple purposes (i.e. fruit trees and vegetable species for consumption, house construction, sale, and fuel for cooking) are vital. However, baseline information on the relative rights, interests and opportunities of women and men in relation to the natural resource base is a prerequisite to understanding gender specific preferences.

Many Government and NGO-run reforestation schemes are currently in operation. The Rangpur and Dinajpur Rural Service Project (RDRS) and Proshika Kendra have initiated many social forestry projects, some of which have been specifically targeted at women (Wilson-Smillie et al, 1990:14). However, targeting alone does not necessarily mean that women will benefit from such schemes. Examples of social forestry schemes elsewhere suggest that there is a tendency for women's participation to revolve around labour provision. However, women's labour input into these schemes usually involves a diversion of labour from other tasks and responsibilities. In the short-term it is vital that women are rewarded, whether in money or kind, for their participation and, in the long-term, that they are ensured some access to and control over the future benefits, including the products, of reforestation programmes.

Proshika, an NGO currently operating throughout 22 districts of Bangladesh, has a long record of initiating reforestation projects. In 1992, approximately 50 percent of the 25,000 groups belonging to the organisation had an exclusively female membership (Kramsjo, 1992:29). Taking into account disincentives to plant trees on leased land, reforestation programmes have been geared towards tree planting on homesteads, common property resources and state property such as roadsides, embankments and government forests. Nurseries for the cultivation of tree seedlings are a central feature of Proshika projects. Factors such as the accessibility of nurseries to women have influenced project design and, to this end, many nurseries have been established within remote rural areas close to homesteads (Khan, 1991:24). Multi-purpose and fast growing tree species, which meet subsistence needs for fuel, fodder and food, are promoted. Gender-specific needs are apparently recognised within the programme (ibid: 25).

Proshika is also promoting the uptake of organic agricultural cultivation. However, if assetless women have limited or no access to organic materials such as cow dung for fertiliser use, environmental interests and gender interests within these projects may not intersect. In this instance, poor women may be forced to trade off the use of cow dung for agricultural purposes against their requirements for other, perhaps more immediate, needs (i.e. cooking).

3.5.3 Fisheries

Recent studies of the fisheries sector in Bangladesh have shown that women's involvement in coastal fishery and freshwater aquaculture is higher than previously thought. In coastal areas, 30 percent of rural women are said to have **some** direct or indirect involvement with small-scale fishing activities, whilst **all** women belonging to families whose primary occupation is fishing contribute to the activity to some degree (Safilios-Rothschild & Mahmud, 1989:14). A World Bank-commissioned study of the fisheries sector found that women contributed to a wide range of fishing related activities located within the household, including: net making and repair; preparation of dyes for net tanning; and a variety of processing and storage activities (Banu, 1989, cited in World Bank, 1990a:88).

A study of five villages in Rangunia Upazila, Chittagong District, revealed that women's involvement in the dry fish industry had increased considerably over the period 1981-1986, with 72 percent of women within the villages involved in the marketing of wet and dry fish. Although the study concludes that there is considerable scope for increasing the involvement of women in dry fish processing, the implications of fuelwood shortages in this instance are not mentioned (Hye et al, 1987, cited in *ibid*).

Approximately 20 percent of inland fish harvests are obtained from culture fisheries. Multi-purpose ponds contribute by far the largest proportion of total inland fish culture harvest (DANIDA, 1989:27). Women's involvement in this activity is apparently high, with some women involved in fish marketing (Lily, 1989, cited in World Bank, 1990a:88). However, it is unclear whether or not women control the income generated from this activity.

Some NGO and government-run projects have facilitated groups of women and individuals to obtain leases to other types of state-owned open water fisheries sites (World Bank, 1990a:88).

Construction of irrigation works can reduce surface water flow in some regions and can impact negatively on the productivity of fisheries. Shrimp farming, an activity which has increased dramatically throughout the 1980s (DANIDA, 1989:29), has contributed to the degradation of certain forest areas such as the Chokoria forest in Chittagong District and the Khulna mangrove forest (Ahmed, 1992:98). Conversion of land to shrimp farming has been found to increase soil salinity, and there are cases where coastal flood control embankments have been destroyed in the process of conversion, leaving coastal communities and agricultural land exposed to high tides.

The Fourth Five Year Plan of the GOB (1990-1995) proposes that the output of the inland fisheries sector as a whole be increased by 53 percent over 1989-1990 production levels (Chowdhury, 1993:21). The success of future efforts to increase productivity will depend on recognition of the way in which macro-level processes of environmental change impact at the micro-level. Awareness of the role of women

within the fisheries sector (and the social relations within which they operate) is fundamental to understanding these linkages.

3.5.4 Domestic water supply and sanitation

Women are primarily responsible for the provision and transport of domestic water in Bangladesh. Variability in the quality and quantity of water supplies may result in increased time and energy expenditure by women, as well as affecting household health and sanitation. Moreover, difficulties in obtaining water supplies may force some women to transgress purdah by seeking supplies at greater distance from the homestead, at some personal cost.

In 1972, the GOB initiated a nation-wide programme to increase access to water and sanitation facilities. Until recently, the government programme did not target urban slum areas. Specific problems faced by women in these areas include long queues and lack of convenient access to water supplies (Afsar, 1992:8). Recent attempts to rectify the lack of attention to slum and peri-urban areas have been criticised for failing to take into account the security and modesty considerations of women using public latrines (World Bank, 1990a:74). Ownership of latrines varies from an average of two to four percent in rural areas and 22 percent in urban areas (ibid, p.69):

[Women] have to get up early to defecate before sunrise...or else postpone defecation till sunset. Cultural norms demands (sic) women to be in seclusion while releasing themselves (unlike men who may be seen defecating in public)...personal/private latrine is unknown to nearly ninety percent of the slum and squatter dwellers. (Afsar, 1992:8)

By 1986, piped water facilities were accessible to only 16 percent of the population of district towns and three percent of the population of Upazila towns (World Bank, 1990a: 69). Reliance on polluted open water resources is high (Ahmed, 1992:97). Coastal regions, especially in the south-west, have been affected by increased soil salinity in the dry season (DANIDA, 1989:42) and domestic water supplies have been degraded as a result.

Within urban areas, poor households often live in close proximity to polluted drains and potholes, and stagnant surface water (Afsar, 1992:8). Health problems such as typhoid, dysentery, diarrhoea are commonplace within both rural and urban areas and, as a result, substantial demands are made on women's time in the care of the sick. Ahmad (1992:18) argues that fuelwood scarcities make boiled water an 'unaffordable luxury'.

The GOB is currently pursuing an 'integrated' approach to water supply and sanitation by promoting a package of increased tubewell installation, improved sanitary practices such as the promotion of home-made pit and waterseal latrines, combined with health education (GOB, 1992:56). The aim is to have nation-wide coverage of the scheme by 1995. Women are considered a special target group within these programmes because

of their influence over and responsibility for family health. Particular emphasis is placed on training women to maintain community water facilities. This focus is consistent with a wider tendency within development policy-making of conceptualising the water sector as a 'women's' sector.

The Mirzapur Handpump Project, funded by the World Bank, CIDA and UNDP, trained women in two villages in simple handpump maintenance procedures. The project found that women were able to maintain the equipment to as high a standard as the fully trained mechanics employed by the scheme (Hoque et al, 1991). However, perceptions by the project management of women as 'housewives' meant that female caretakers were expected to work on a voluntary basis. Moreover, male approval for women's participation on the scheme was largely gained by generating expectations of the productivity gains to men which would result and of the financial savings to the community as a whole through not having to rely on outside mechanics. Whilst some benefits undoubtedly accrued to the women participating in this scheme, care must be taken not to enlist women as unpaid labour in roles previously performed by men as paid workers, in order to reduce costs (BRIDGE, 1993b).

The affordability of improved water facilities is a key issue. The World Bank estimates that a 'typical' family in Bangladesh cannot afford to buy access to community latrines and tubewells, even if subsidised (World Bank, 1990a:69). Many studies have noted gender differences in preference concerning the financial outlay that households are willing to commit to improved facilities (BRIDGE, 1994:7). These considerations may severely constrain efforts to expand sanitation provision in Bangladesh.

Preferences for proximity, location, quality, quantity and reliability of services must also be met. It is important that different preferences (between men and women and between different socio-economic groups of women) are taken into account in the design of water resource programmes, to ensure that improved facilities are appropriate.

3.5.5 *Environmental hazards*

In addition to the more long-term and incremental forms of environmental degradation such as deforestation, declining soil quality, and decreasing surface water availability, Bangladesh is prone to a variety of recurrent environmental problems such as floods and cyclones, which have gender specific impacts.

Epidemiological studies suggest that the death rates of women in the aftermath of the cyclone and flooding in 1991 were higher than those of men. One study found that children under ten and women over 40 years old suffered the greatest fatalities, primarily from drowning (UNICEF Evaluation Team, 1993:153). A further study of the worst affected southern coastal regions, found that in all groups the death rates of women were higher than those of men. The differences were more pronounced amongst older and younger age groups. Within the age group 20-44, the female death rate was 71 per 1000, compared to 15 per 1000 for men (Mushtaque et al, 1993).

During the cyclone, public buildings such as schools and mosques were utilised as shelters. The lack of purdah in these shelters was cited by respondents as problematic for many women. It is conceivable that the responsiveness of women to flood and cyclone warnings in 1991 was reduced by consideration for the need for purdah. However, no evidence to support this notion is available. Hena (1992, cited in Mushtaque et al, 1993) suggests three major reasons why the female death rate in 1991 was higher than the male rate. Firstly, women were left by husbands at home to care for children and to protect property. For example, Begum found that: ‘When asked if she had heard the cyclone warning in time to reach safety, one survivor said yes, but that she did not leave for fear of being blamed and punished if anything should happen to the property in her absence.’ (Begum, 1993:34)

Secondly, women’s saris apparently restricted their mobility and reduced their ability to react at speed to the hazards; and, thirdly, relative to men, women are less well nourished, and physically weaker.

Within the areas surveyed in Chittagong District, approximately 95 percent of respondents had received warning of the impending cyclone (UNICEF Evaluation Team, 1993:153). The warnings were given primarily by loudspeaker and word of mouth, and so gender differentials in literacy do not explain why more women than men died. However, the need to increase the access of women and girls to information which will improve their disaster preparedness is still high (Salahuddin, 1992:36).

The consequential impact of disasters on health is severe. Begum (1993) argues that women’s access to relief supplies and health care provision following the 1991 cyclone were restricted. Many women refused to seek medical care because emergency medical teams were overwhelmingly male-dominated. Moreover, equipment taken into the disaster areas proved inadequate to meet the needs of women: ‘Many women lose their breast-feeding infants in environmental disasters. Pumps to express breast milk must be available, in order to avoid serious infection

and debilitating pain. Equipment and medication is needed to handle the inevitable miscarriages. None of this equipment can be dispensed...by men.’
(Begum, 1993:39)

Following the 1988 flood the incidence of diarrhoea and respiratory infections appear to have increased (Salahuddin, 1992:33). Unhygienic conditions in relief camps, in particular, have been cited as a way in which pregnant women become vulnerable to the outbreak of disease and infection (Salahuddin, 1992:33), leading to increased risk of maternal mortality.

Socio-economic rehabilitation of women

The large-scale destruction of crops following the 1988 flood affected women (primarily marginal and landless) who worked in the grain processing sector (Salahuddin, 1992:28). Likewise, the large losses of livestock and smallstock during the floods affected the income-earning ability of women who relied on poultry and cattle for their livelihoods.

The GOB estimated that almost 88 percent of small industries in areas affected by the 1988 floods suffered some damage (cited in *ibid*). Many women work in the handloom industry and it is estimated that the industry as a whole lost 17 percent of its annual output in 1988 (*ibid*). It is likely that some of the losses incurred through disruption were passed on to workers in the form of unemployment, reduced hours or wages.

The Ministry of Social Welfare and Women’s Affairs has been delegated responsibility for the ‘socio-economic rehabilitation of widows and children’ under GOB disaster preparedness plans (GOB, 1992:74). The deaths resulting from the 1991 cyclone are mainly attributable to the lack of shelter strong enough to withstand the event (UNICEF Cyclone Evaluation Team, 1993:162). Socio-economic rehabilitation should therefore involve some provision (perhaps credit) for poor female-headed households to allow the reconstruction of damaged property to higher standards. The Grameen Bank and BRAC have apparently made some loans available to poor women for rehabilitation (Salahuddin 1992:31). The housing needs of this cohort of women are particularly important since they need to carry on income-generating activities at home.

4. Gender, Human Resources Development and access to Social Sector Service Provision

4.1 Gender and education

4.1.1 Gender differentials in enrolment, drop out and educational status

South Asia generally, and Bangladesh particularly, suffers from low educational enrolment levels, high drop out rates and low literacy rates. More specifically, there are marked gender disparities in literacy, enrolment and drop out rates. (Khan, 1993). Tables 15, 16 and 18 give data on enrolment ratios and share of enrolment by gender at primary, secondary and tertiary levels.

From these data, it can be seen that the male share of enrolment increases beyond primary level and progressively up the grades of secondary school. The proportion of eligible females enrolled in primary and secondary school is 70 percent and 12 percent respectively, compared to 80 percent and 25 percent for boys. The enrolment ratio of females at tertiary level is only 1.3 percent, less than a quarter that of males.

There has been considerable improvement in the gender gap in recent years, particularly at primary level, but overall enrolment is far short of universal primary education (UPE) and a gender gap persists. Female literacy has risen more rapidly than that of men in recent years but literacy rates are 22 percent for women compared to 47 percent for men.

Very few girls participate in secondary education and in vocational, technical and higher education and female participation in these areas tends to be very sex segregated and stereotyped. This limits women's upward mobility in the labour market.

The participation of girls in education is generally low, but also varies considerably by residence, region and socio-economic group. Rural participation is generally lower than urban and attendance is positively correlated with size of landholding and income. (Khan, 1993, citing Ahmed and Hasan, 1984).

Drop out rates are high in Bangladesh, particularly for girls and particularly at upper primary/secondary levels. Table 17 gives some data from a study on causes of drop out by gender. The majority of drop outs of both sexes are for financial reasons. Lack of enthusiasm and the need to financially support parents are important additional reasons for drop out of boys and to a lesser extent of girls. Marriage is an important reason for drop out of girls, but not boys.

There is increasing recognition of the importance of female education in improving women's access to employment, their productivity and also in influencing the health and nutritional status of children and fertility levels. Various policies have been

introduced recently in Bangladesh to encourage female enrolment and reduce drop out. There are no focused evaluations of such interventions however. It is not clear how much different supply and demand factors contribute to gender disparities in enrolment; nor what the marginal impact of different interventions is on overcoming these gender disparities (Khan, 1993). More focused research is needed in these areas (*ibid*).

4.1.2 *Supply constraints*

On the supply side, overall low budgetary allocation to education constrains educational provision. Between 1975 and 1986, expenditure on education varied between 8 and 14 percent of government expenditure and 1.1 to 2.2 percent of GDP (Khan, 1993). In the FFYP, 2.6 percent of GNP was allocated to education (Ahmad, 1992). World Bank (1990a) has calculated that in 1987, 35 percent of total expenditure on education was reaching girls - see Table 19. Between 1980 and 1986, only eight percent of donor finance went on education (Ahmad, 1992).

More recently, the Government and donors have given increasing priority to education, although it is not clear that this has resulted in significant resource increases. One reason for lack of allocation of public resources to education may be the limited interest of the urban middle classes, who have considerable political influence, in improving the public education system, since their children tend to be privately schooled. At the local level, there may be resistance to the implementation of educational policy. Local political elites are not, generally, in favour of increased education for the rural poor. To the extent that they influence local policy implementation, this may be a barrier to progress. Educating girls may meet with particular resistance. (Brock and Cammish, 1991).

Given low expenditure on education, there is insufficient provision of schools overall. This means that children, particularly in remote rural areas, have to travel considerable distances to reach school, which raises the direct and indirect costs of schooling to parents. This is a particular constraint on girls' attendance, given their more restricted mobility. Where single sex facilities predominate (especially at higher levels of education) there tend to be more limited places for girls than for boys. However, Khan (1993) finds that distance *per se* may not be the factor which discourages female attendance. The fact of having to cross a main road or river, even where the school is quite close, may be sufficient to deter attendance.

Also, lack of separate facilities for girls, at secondary level particularly, and non-provision of the necessary sanitation facilities may be a major constraint on female attendance. A 1983 survey found that 71 percent of rural and 53 percent of urban schools had no sanitation facilities (Khan, 1993, citing Qasem). The lack of seclusion (e.g. by high walls) of girls' schooling facilities may be another factor. Little is known about the relative impact of providing separate school facilities, boundary walls and latrines on female enrolment (*ibid*). Further programme-linked research is needed to identify the contribution of different factors to increasing female attendance.

Some educational facilities exclude women or have very limited female participation, particularly vocational training institutions and religious schools (madrassas). (Khan, 1992). There is a need for further expansion of women's access to vocational education, by creating separate facilities if necessary. At least one women's Polytechnic has now been built (UNIDO, 1992).

Inflexible school schedules which do not accommodate work demands on children are another constraint to attendance, particularly of poorer children. Studies have found that the demand on girls' labour is more regular and generally higher than boys of the same age group. (Khan, 1993, citing Papanek, 1985). NGO education programmes have adapted to this problem by rescheduling timetables (see below) with some success. In India and Nepal, it has been found that early morning or evening classes reduce the opportunity cost of female labour in the home (ibid).

The predominance of male teachers, particularly at post-primary level, discourages female attendance because of parental concern about young women coming into contact with older men. It may also lead to female students getting less attention, or being less motivated. Female teacher numbers need to be increased in order to provide models for girl children. However, there are problems here. The local recruitment of teachers for village schools was found in one study to create problems (e.g. habitual absence due to domestic demands; preoccupation with private tutoring) and was not favoured by villagers. On the other hand, recruitment from outside local areas is problematic because female teachers must relocate, gain acceptance and find accommodation.

Poor pedagogy and a curriculum and instructional materials with little relevance to pupils and particularly to girls who find few role models in standard text books, is another major disincentive to female education (Brock and Cammish, 1991). Increasing the relevance of the curriculum to girls' own experience and providing them with positive images and role models is of vital importance. Gender equality and gender sensitive teacher methods/materials are issues which need to be addressed in the curriculum of teacher training institutions.

4.1.3 Demand constraints

Low parental incentives to send girls to school are related to expectations of (a) employment and (b) marriage. The education of girls is seen as a poor investment because of their limited employment opportunities and earning power. Moreover, the 'typical' activities of women are seen as requiring little education. In any case, daughters are expected to marry into other households, such that parents will not benefit from investing in their education.

Labour market discrimination means that daughters are less able than sons to contribute to the costs of their own education while they are studying. It also means that their future potential earnings are lower than men's, discouraging women or their families from investing in education. The high level of female graduate

unemployment found in section 3.1.5 demonstrates barriers to the labour market participation of educated women and is surprising in view of the failure to fill government quotas for female employment in the in public sector, apparently due to lack of qualified candidates (Khan, 1993). Policies which link female education to employment opportunities are required.

There are complex relationships between education, gender and marriage expectations. Although there has been a slight increase over the last decade, average age at marriage remains very young (around 18) in Bangladesh, compared to 24-5 for men. Early marriage and the importance of preserving girl's good reputation lead to widespread withdrawal of girls from school at puberty, especially if they attend co-educational institutions. Expectations regarding marriage and the effects of these on daughter's education vary considerably by income group.

In upper middle-class families, an educated daughter may be seen as a better housewife, or as a means to marry into a better off family. Among lower-class families, educating daughters may be regarded as a costly luxury. Education will delay marriage and thus prolong the costs to households of supporting daughters. Since women are generally expected to marry more educated men and more highly educated men will require a larger dowry, this is a major 'hidden cost' of educating women. Conversely, educating boys is perceived as having a high return both in terms of securing better employment, attracting dowry and providing security for parents, particularly mothers, who are likely to depend on sons in later life. (Khan, 1993).

Whilst education is free at primary level in Bangladesh, there are considerable private costs of education, such as travel, clothing (particularly for girls where modesty concerns are paramount), textbooks, paper and pens etc. These costs may be beyond the means of poor households. In a situation of limited resources, families are more likely to spend on sons' education than daughters. At secondary level, the direct costs of education increase. For these reasons, family opposition to secondary education for girls is much greater than it is for primary education and also because girls are already of marriageable age. A 1981 study found that only 61 percent of families supported secondary education for their daughters compared to 91 percent for sons (cited in Khan, 1993).

In addition to the direct costs mentioned above, there are high opportunity costs of female labour. Both boys and girls engage in family or domestic labour from early age, less so in higher income groups but to some degree in most households. In poorer households, this may be a major reason for the non-attendance of both girls and boys. Girls are particularly needed to assist in homestead based agricultural work or to substitute in domestic labour and childcare for mothers who are working under pressures of poverty. (Brock and Cammish, 1991). Alteration of school schedules, the introduction of labour saving technologies (including reliable water supplies) and development of community based day care for pre-school age children are possible counter measures (Khan, 1993).

In general, there is a low societal valuation of female education in Bangladesh, partly connected with religious and socio-cultural conservatism. Education of women is associated with the development of questioning attitudes and assertiveness, qualities not considered desirable among poorer classes (by elites) and particularly not among women who are expected to be obedient, chaste and quiet or silent.

Girls who do attend school may perform relatively poorly due to their worse nutritional status compared to boys (see section 3.3.3) hampering their concentration and also due to the legacy of being confined to contact with predominantly illiterate older women. Boys are not so confined in their upbringing and are more likely to have had contact with educated adults. (Brock and Cammish, 1991). In general, education of parents is positively correlated with the desire to educate children, including girls (Khan, 1993). This shows the importance of adult literacy and basic education in encouraging the demand for education of children.

4.1.4 Recent policy shifts in education

There has been considerable concern expressed about the poor level of investment in human resources in Bangladesh and, particularly, about gender biases in educational investment, provision, enrolment, retention and attainment. (GOB, 1990). This concern has led to recent policy shifts which may have a positive impact both on overall educational enrolment and, specifically, on girl's enrolment and retention.

New provisions include:

- the phased introduction of compulsory primary education from 1991;
- increased budgetary allocations to education;
- increased allocations within the education budget to the primary level;
- special subsidies to encourage female primary enrolment (e.g. free school uniforms for girls at primary level, free education up to class VIII for girls, scholarship schemes for girls at secondary level);
- provisions to increase the recruitment of female teachers, particularly at the primary level;
- increased out-of-school provision including provision targeted at school-age children, drawing on NGO models. (World Bank, 1990; Khan, 1992)

It is not clear, however, what the marginal impact of these different measures is on female enrolment. More research is needed in this area. In general, packages of measures are thought to have greater impact than single measures on reducing gender disparities (Baden and Green, 1994).

The Fourth Five Year Plan outlines a number of key objectives over the period 1990-5, of which one is to 'ensure women's participation in each field of education'. However, no targets have been set for increasing girls', as opposed to overall, enrolment at different levels. The achievement of the UPE objective is highly dependent on being able to bring girls into schools and keep them there. The only

gender-specific target set out is that of increasing female literacy to 30 percent by 1995 but no specific budgetary allocation is made in order to meet this target. (Khan, 1992). The constraints to female education, beyond the general issue of poverty, are not examined. Particularly in vocational, technical and higher education, there is no specific mention of the extremely low levels of female enrolment nor any attention to the lack of physical facilities to accommodate women (*ibid*).

NGOs such as BRAC have provided good models of increased female enrolment and retention in non-formal education programmes, which have addressed many of the constraints outlined above. For example, BRAC, which has about 4,500 non-formal schools in rural areas (Khan, 1992), sets up schools with community involvement by building low-cost classrooms, arranging training for locally-recruited teachers and distributing textbooks to students. Communities are expected to provide a female secondary school graduate and land. A condition is set that 20 out of 30 pupils must be girls. School curricula are condensed into three instead of five years. Attendance hours are flexible to accommodate work schedules. Success rates in retention have been considerable, with only two percent drop out. The success of such programmes in poor communities has been cited as evidence that poverty is not the major factor constraining female attendance. (Khan, 1992).

The FFYP stresses the role of the private sector and community participation in education. Community participation is seen in terms of the provision and maintenance of physical infrastructure and contributions to running costs and salaries. There is little discussion of who is to do this work, who will make the financial contributions and who will benefit. A major role for the private sector is clearly envisaged in secondary and technical education, but gender constraints are a major issue at these levels. It is not clear, in either case, how gender biases will be monitored and addressed in community or private sector provision. (GOB, 1990: X-26).

Encouraging local participation is clearly a positive approach in principle but participation is a rather blanket term which disguises conflicts within communities, already mentioned as a possible constraint to the implementation of government educational policies. The scale and influence of Islamic educational provision in Bangladesh and its apparently poor record on female education, also raises questions about the promotion of private sector involvement in education and suggest a need for close regulation of this area.

On the basis that most of the benefits of public education expenditure accrue to the non-poor (i.e. those with monthly income over Tk 2000),⁶⁶ World Bank (1990b) proposes the introduction of cost recovery in public education above primary level, with exemptions/scholarships for students from poor households. In practice, however, exemption systems are not easy to administer and attempts to introduce cost recovery can lead to some children being excluded for financial reasons. Given the extent of bias against female enrolment in Bangladesh, it would seem counterproductive to introduce fees for girls students at any level.

⁶⁶ Around four times as much public expenditure on education accrues to non-poor as to poor households (UNICEF, 1992: Table 3).

4.1.5 Outstanding issues

There is now a clear commitment to increased investment in human resource development in Bangladesh and, specifically, to the introduction of measures to increase female participation in education. However, the continued existence of a considerable gender gap in education requires further concerted efforts, particularly in the adoption of specific targets, institutional mechanisms and budgetary allocations which can redress gender differentials.

A number of measures have been proposed to increase female enrolment, retention and performance in education. These include:

- the adoption of yearly targets for increased female enrolment and procedures for monitoring female enrolment;
- increased provision of satellite schools closer to homesteads;
- feeding programmes in schools;
- adjustment of class schedules to fit with work patterns;
- the extension of scholarships for girls at secondary level;
- expanded provision of accommodation facilities for secondary and higher levels.

(World Bank, 1990a; Brock and Cammish, 1991; Khan, 1992).

Concerted efforts are also required to increase female participation in vocational and technical education, with strong links to employment possibilities, possibly through the establishment of model institutions. (*Ibid*).

The strengthening of female representation in the teaching profession and in the education administration, improved teaching methodologies, as well as curriculum revision to incorporate positive role models and make teaching more relevant to girls⁶⁷, are also ways in which the motivation of female students can be improved. Khan (1992) suggest raising recruitment targets of female teachers at primary level to 100 percent⁶⁸ as in NGO programmes. Increased recruitment of female teachers in rural areas will require attention to issues of relocation, accommodation and safety. (World Bank, 1990a; Brock and Cammish, 1991).

Given the success of NGO programmes in addressing female enrolment and retention, a greater involvement of NGOs could be encouraged, particularly in non-formal education and complementary to the state system but particularly of NGOs staffed by women. Programmes integrating health, education and economic concerns, e.g. through the provision of textbooks and other materials, female aides to accompany

⁶⁷ A revised curriculum is being introduced, as of 1992, which emphasises continuous assessment rather than tests and homework. Curricula and textbooks are now being monitored for gender bias by a Women in Development Unit at the National Committee for Text Books (UNICEF, 1992).

⁶⁸ The quota for female representation in primary teaching has recently been raised from 30 percent to 50 percent (UNICEF, 1992).

girls to school, school lunch programmes and free medical facilities may be one viable approach to increasing female attendance and welfare. (Brock and Cammish, 1991; World Bank, 1990a). Programmes combining pre-school initiatives with income generation and literacy/numeracy training for rural women may have a positive impact on both the preparedness of girl children for formal schooling, attendance of older siblings and attitudes of mothers towards girls' education. Campaigns are also needed to increase male awareness of the economic and social benefits of female education. One approach might be to involve religious leaders in promoting female education. (Ibid).

4.2 Gender and health

4.2.1 Indicators of women's health

Female mortality

The maternal mortality ratio (MMR) in Bangladesh remains very high even by the standards of less developed countries at 600 per 100,000 live births and has shown little sign of decline in recent years (UNICEF, 1992).⁶⁹ Major contributing factors to high maternal mortality are early and closely-spaced births, poor nutritional status and lack of or poor health care. Estimates vary, but between 20 percent (Cleland, 1993) and 25-35 percent (Hartmann and Standing, 1989) of maternal deaths are thought to be due to induced abortion, often practised by Dais (traditional practitioners). Other common obstetric complications causing death include eclampsia (particularly among younger women) and post-partum haemorrhage.

Faveau et al (1989) provide a detailed study of the causes and age distribution of female mortality in Bangladesh. Overall, the mortality rate of women aged 15-44 was 290 per 100,000 for the period 1976-85, in Matlab sub-district⁷⁰. This is thought to be representative of rural Bangladesh. This rate is 26 percent higher than the death rate for men of the same age, in the same period. Earlier studies found female-male differentials in mortality rates ranging from 5 to 20 percent.

Table 20 gives a breakdown of causes of female mortality from this study. 32 percent of deaths were due to infectious diseases, 30 percent to direct obstetric complications, 12 percent to injuries (including accidents, suicide and homicide⁷¹) and the remaining 26 percent to other causes. Self-induced abortions account for about one-fifth of maternal deaths. The 35-44 age group had higher rates of death from infectious and non-infectious diseases and unspecified causes but lower death rates for injuries than

⁶⁹ The maternal mortality rate - i.e. deaths per 1000 or 100,000 women - has shown some decline, however.

⁷⁰ This research was conducted in the 'comparison area' of Matlab, where project services had not been operating.

⁷¹ These categories should be viewed in the light of the discussion of violence against women in section 5.3

younger age groups. Deaths due to most obstetric causes peaked in the 25-34 age group but the proportion of these deaths due to abortion increased dramatically with age and eclampsia death rates were highest in the 15-24 age group.

Only ten percent of rural and 45 percent of urban births are attended by trained medical personnel, reflecting a lack of available care in the event of obstetric complications (UNICEF, 1992). Only one quarter of the female deaths in the study reported above were of women who had been attended by an allopathic practitioner; most of those who died had seen only traditional practitioners (42 percent), or had not been attended at all (33 percent).

There is no clear trend over time in the female mortality rate in the study reported above. Although a slow decline has been occurring since 1979, overall mortality rates were still higher in the late 1980s than in 1976. Female deaths reach a seasonal peak between November to February (42 percent of deaths occur in this period) with 13 percent of deaths occurring in November alone. The reasons for this seasonal pattern are not clear, but may relate to the agricultural cycle and/or the fertility cycle.⁷²

Nutritional status

The Bangladesh Bureau of Statistics (BBS) has carried out two Child Nutritional Status surveys, one in 1985-6 and another in 1989-90⁷³. These surveys provide an anthropometric assessment of pre-school age children (up to 72 months or six years) for both rural and urban areas in Bangladesh, using weight-for-height, weight-for-age, height-for-age and mid upper arm circumference (MUAC) indicators.

⁷² The classic 'hungry' seasons occur in March to May and, particularly, in September to early November. (UNICEF, 1992).

⁷³ The interval between these surveys suggests that another survey may be underway or planned.

The 1989-90 survey data showed a high prevalence of malnutrition on all indicators.⁷⁴

Table 12 gives summary data on the proportions of children who were found to be stunted and wasted, by sex and residence. Prevalence of stunting and wasting is higher in rural than urban areas but since no separate category was created for urban slums, it is possible that malnutrition in these areas is worse than in rural settings. For both stunting and wasting, prevalence among female children is higher than among male children. Around one third of children were found to be severely underweight (GOB, 1991). A marginally higher proportion of female than male children are severely underweight (36.5 percent compared to 34.6 percent).

Important determinants of child nutritional status identified in the 1989-90 survey were: household expenditure or income; education level of mothers (with a striking improvement above 10 years of education); and access to sanitation facilities (GOB, 1991). Source of water supply, by contrast, was not significant, probably reflecting much improved access to tubewell water (80 percent coverage) compared to lack of progress in improving coverage of sanitation facilities (6 percent) (UNICEF, 1992). Incidence of diarrhoea was also significant as a determinant of malnutrition.

Problems of malnutrition start before birth, with one third to one half of babies born underweight. The nutritional status of infants worsens after the age of six months, coinciding with the weaning period. Between 12 and 23 months, children are nutritionally most at risk (UNICEF, 1992). Above 40 months, there is a stabilisation in nutritional status (GOB, 1991).

The data show that, in general, females fare slightly worse on most indicators but few **statistically significant** differences between the sexes were found. However, the identification of sex differentials is hampered by the need to control for other household level variables (ibid).

The Child Nutritional Status Survey, 1989-90 concludes that: 'Male children are slightly better off than the female (sic) in terms of malnutrition. The difference between the sexes is not large enough to justify a targeted program for female children.' (GOB, 1991: 78)

By contrast, evidence from micro-studies cited in section 3.3 showed clear gender differentials in nutritional status, as well as in calorific intake and access to health care. These discriminatory patterns do not affect all girl children equally, however.

⁷⁴ The reporting of this data is complicated because there are various international standards which give conflicting results. There are two basic methods of determining cut-off points - i.e. using standard deviations (or z-scores), or percentage scores of the international reference median. The Gomez classification is a variation of the latter used for weight-for-age (underweight) measures. Here, height-for-age is a measure of stunting and children are taken to be stunted if they are less than 90 percent of the median of the reference height. Stunting is a measure of chronic malnutrition. Wasting - measured by weight-for-height, is defined as less than 80 percent of the reference median and is a measure of current malnutrition. Z-score classifications define those children who are more than two standard deviations from the median as moderately stunted or wasted, and those three standard deviations from the reference median as severely stunted or wasted.

Lower birth order girls may be particularly susceptible to gender discrimination in food and other household resource allocations. In spite of this, there is a lack of feeding programmes targeted at women and female children (see section 3.3.5 on one such programme - the Vulnerable Group Development Programme).

Other nutritional problems relate to deficiency in key micronutrients, particularly Vitamin A, Iron Folate and Iodine. The latter two may particularly effect females, especially pregnant and lactating women. On average, Bangladeshi women tend to be underweight and also have a high expenditure of energy due to physically strenuous activity. (World Bank, 1990a)

Infant and child mortality

Although it has declined over the 1970s and 1980s, the infant mortality rate in Bangladesh is one of the highest in the world. The overall infant mortality rate is currently around 110 per 1000 live births (UNICEF, 1992) but is higher, in the range of 105-125. for females, than for males, who have rates in the range of 95-115 per 1000 live births. The major cause of infant death is tetanus, due to unsanitary conditions at childbirth.

The overall under five mortality rate is 184 per 1000 births, with one third of these deaths attributable to diarrhoea and malnutrition. (UNICEF, 1992). Child death rates (deaths per 1000 population) are also higher for girls (15-16) than for boys (12-13). Major causes of child mortality are diarrhoea, respiratory diseases, measles, typhoid and diphtheria (*ibid*).

Infant and child mortality rates tend to be higher in rural than in urban areas but one recent study found an infant mortality rate among the urban poor of 150-180 and a child mortality rate (under five) of 300 per 1000 live births. (UNICEF, 1990). Infants and children, as well as adult women, are particularly susceptible to increased mortality at times of environmental disaster (see section 3.5).

A rapid increase in immunisation coverage between 1985 and 1990 (to about 70 percent) is thought likely to make a major impact on infant and child mortality, particularly measles and tetanus-related deaths. There are now 100,000 EPI outreach sites, although their lack of integration with other health facilities has been criticised (Feldman, 1990). Some drop out occurs following the first vaccination, which undermines the effectiveness of multiple dose injections but this is decreasing. (UNICEF, 1992). Retraining of vaccinators is a high priority, however, because of their poor communications skills (*ibid*).

Gender bias in the reporting of illnesses

A 1989 study by UBINIG found gender bias in the reporting of diseases among children. This bias increased with the age of the child. Reporting was twice as low for females aged 0-5 as for males, rising to four times as low for girls aged 10-15. This was attributed to norms preventing female children from expressing their feelings, so that they tended to complain only when symptoms became unbearable, or get treatment when illnesses became visible. Particularly among girls aged 10-15, the negative influence of illnesses on their marriageability was identified as a major contributing factor to this bias. (World Bank, 1990a: 16).

Economic factors were also found to be important in determining whose illnesses were reported, so that men's illnesses generally received higher priority and males only reported female illnesses when they were likely to disrupt household work or income.

(*ibid*).

4.2.2 Fertility, family planning and reproductive rights

Fertility rates and contraceptive usage

Recent years have seen an unprecedented decline in the Total Fertility Rate (TFR) in Bangladesh, from about 7 births per woman in 1970 to below 5 by 1990 (Cleland, 1993). Cleland (1993) also reports a decline in desired family size from 4.1 to 2.9 over the period 1975-89 in Bangladesh, using data from contraceptive prevalence surveys, arguing that son preference, beyond the first son, is no longer a major cause of high fertility.

There are considerable differentials in fertility, by residence (rural-urban) and by region, with Chittagong having the highest rates. Total Marital Fertility Rate for rural areas (1984-88) was 5.3 compared to 3.8 for both small and large urban areas (Cleland, 1993: 57). Cleland's work shows little variation in either the fertility rate or contraceptive usage by social or occupational group: aside from white collar workers, and landless labourers, occupational groups seem to vary little in their levels of fertility or contraceptive use (Cleland, 1993).⁷⁵

Table 21 gives data on the current usage of different forms of contraception by married women and shows the trends over time. This shows a rise in the proportion of married women using contraception from 7.7 percent in 1975, to 25 percent in 1985 and almost 40 percent in 1991. Over the period 1975 to 1989, there was a rapid increase in the take up of sterilisation from 0.8 percent of currently married women in 1975 to 10.4 in 1989, but little change has occurred since then, with tubectomy the dominant form throughout the period. Modern reversible methods have become more widely used, particularly since 1985/6, when they were used by nine percent of

⁷⁵ Kabeer (1994) argues that this may be partly an artefact of the loose and heterogeneity of the classifications used - see also Appendix 2.

women, rising to 21 percent in 1991, the pill being by far the dominant method. Use of traditional contraception methods, has, according to this data remained fairly stable since 1981 at seven to eight percent.⁷⁶

Debates over fertility, family planning and reproductive rights

The fertility decline in Bangladesh has given rise to considerable controversy (see Appendix 7). In policy terms, this is a crucial debate. If the supply-led explanation for fertility decline is accepted, the obvious conclusion is to promote further contraceptive use in order to further reduce population growth, even in countries like Bangladesh with low levels of socio-economic development, rather than to invest in broader schemes of poverty reduction, female education, or other measures to increase women's autonomy and control over their fertility (Kabeer, 1994).

Another debate in Bangladesh concerning fertility is that of **population control versus reproductive rights**. This became a major controversy in the mid-eighties, leading to some changes in donor policies. The use of financial incentives to encourage sterilisation, in particular, has come under severe criticism, both internally and externally (e.g. Hartmann and Standing, 1989), as being contrary to principles of voluntarism in the population policies of many international and bilateral agencies.⁷⁷ Poorer groups (particularly agricultural and other labourers) have much higher sterilisation rates than other social groups - at 59 percent for agricultural labourers compared to 16 percent for white collar workers (Cleland *et al*, 1993: 59), suggesting either that the financial incentives offered play a major part in creating demand, and/or that poverty is driving people into sterilisation as a way of limiting births, where non-reversible methods are relatively costly. Seasonal variations in the uptake of sterilisation also demonstrate that this is a strategy adopted in times of financial shortfall.

Cleland *et al* (1993) argue that no 'reproductive sacrifice' is involved even among the poor taking up sterilisation. However, sterilisation, if truly voluntary, may be a relatively ineffective strategy for population control, since it will tend to be adopted only by those wishing to cease childbearing at the **end** of family formation and not by those considering birth-spacing methods **early** in family formation.

Women have been affected in gender-specific ways by the promotion of sterilisation for a number of reasons: greater incentives are offered for tubectomy (apparently to compensate for the greater time lost); partly in consequence, the rate of tubectomy is higher than that of vasectomy⁷⁸; the duration of the tubectomy procedure is longer and

⁷⁶ The discussion of the Matlab project (see Appendix 3) shows much higher rates of use of traditional methods in the comparison area of around 25 percent.

⁷⁷ Evidence shows that the use of incentives in sterilisation programmes has led to coercion, at least in the past when incentives were offered to 'referral agents' (this practice was stopped in the late 1980s). More generally, incentive-based programmes of sterilisation lead to a bias against the wider adoption of reversible contraceptive methods, particularly amongst poorer groups.

⁷⁸ This may be due to under-reporting of vasectomy in surveys focusing on female respondents. Men have also been affected by coercion in sterilisation programmes (Hartmann and Standing, 1989).

the probability of complications, higher⁷⁹; and the operation is irreversible for women, whilst at least to some degree reversible for men.

More generally, the overwhelming priority given to population control in the Bangladesh context has been detrimental to the development of broader community-based health care which serves the interests of poorer groups, particularly poor women (Hartmann and Standing, 1989; Feldman, 1990).

Since 1989, there appears to have been a decline in take up of sterilisation as demand has become saturated and also because of considerable protest by women's organisations and family planning workers. However, lessons from the earlier overzealous promotion of sterilisation may be relevant to the current promotion of other forms of contraception (e.g. injectables, IUDs, the pill, and more recently 'Norplant') at the expense of barrier methods (excepting male condoms) or traditional methods. Particular methods of contraception may be favoured at the expense of others, for cost or other reasons, and incentives systems created which reinforce these biases. This undermines informed choice of contraceptive method. (Hartmann and Standing, 1989).

It is not particular reproductive technologies in themselves which create problems for women, but rather the context of support and care (or lack of it) in which they are provided. There is often inadequate counselling about the nature of clinical procedures, possible side effects and long term risks and a lack of provision of care or follow-up in the event of complications. Where contraceptives are sold in pharmacies, or general stores, rather than distributed through health facilities, men are most likely to purchase them, making it unlikely that accurate instructions will be received by women (Hartmann and Standing, 1989).

A study (Simmons *et al.*, 1989) of the interactions of female family planning workers⁸⁰ (in a government programme) with their clients reveals the extent of anxiety of women relating to reproductive technologies and the existing service delivery systems. 'The fear of contraceptive technology and of aspects of the delivery system emerge as strong themes ... these experiences, in fact, reflect lapses in the quality of care or follow-up within the government programme.' (Simmons *et al.*, 1989: 33). In addition 'it is recognised that support systems and requisite facilities to assure full effectiveness of the field staff are still lacking, that quota systems ... may blur the line between authoritative guidance and undue pressure, and that worker to population ratios are too low to assure a steady presence in the village.' (*ibid.*: 37).

The same study also reveals the kinds of psychological and social pressures that family planning workers may bring to bear on their female clients. The onus for

⁷⁹ Simpler methods of sterilisation have been progressively developed which may have reduced the time and risks involved, however.

⁸⁰ The study argues that female family planning workers are crucial change agents exposing the protected domain of the household to institutional innovation. This type of analysis is very much rooted in modernisation theory. By contrast, Nag, in her assessment of the Matlab project, with a far more intensive relationship between workers and clients, finds that 'the role of workers in generating attitudinal change ... has been negligible' (1992:).

persuading recalcitrant husbands or other relatives is placed very much on women (e.g.: "*Have you ever tried to convince him? Try to convince him nicely.*"). The possibility that women will be subject to social or religious sanctions is acknowledged as an obstacle to the task of family planning workers, but not examined as an undue pressure on female clients. 'As long as the worker is allowed to enter the household, the cultural barriers that segregate women from the outer world ... are subject to growing cross-pressures.' (1989: 34). These 'cross-pressures' undoubtedly create psychological and social conflicts for women, who are the main targets of family planning interventions.

A further area of concern relating to the promotion of modern contraception emerges from evidence that widespread use of the pill or other hormone-based contraceptives can reduce the effectiveness or incidence of lactational amenorrhea as a birth-spacing strategy, thus potentially eradicating gains in fertility reduction. (Cleland, 1993; Hartmann and Standing, 1989). This also raises concern about the nutritional effects on infants of reduced breastfeeding in the context of the increased use of modern contraceptives. The interactions between uses of modern and traditional methods are not well understood, and require further research. There is a need for greater emphasis on preserving the positive features of traditional methods.

The 'Matlab model'

The Matlab project (see Appendix 8 for details) has been a major focus for both interventions and research relating to fertility and family planning since the mid-1970s.

The Project involves the integration of family planning and maternal and child health services (mainly immunisation and ORT/S), in order to reduce child and infant mortality and, more importantly, to increase contraceptive usage as a means to reduce fertility. The project has certainly had success in increasing contraceptive usage and also in reducing fertility at a faster rate than the national decline. However, critics of the project argue that the integration of MCH and FP has occurred at the expense of the MCH aspect. (Hartmann and Standing, 1989). Whilst there has been some positive impact on child mortality rates, infant mortality rates have not been significantly affected and the maternal mortality ratio has not been reduced in the project area.

The Matlab project is seen by some as a model for fertility reduction in socio-economically disadvantaged areas. Some features of the Matlab project, which might inform the provision of more effective FP services elsewhere, are:

- integration with MCH services: the good record in child mortality reduction was cited as one reason why local people were inclined to relate positively to project workers;

- high ratio of workers to population compared to government programmes - this implies: more regular contact; provision of services at household level (reducing indirect costs and mobility constraints on women); and a smaller target area for female workers to cover (which means less pressures/mobility constraints on them); possibilities of quick follow-up where problems with side-effects arise;

- promotion of a wide range of available contraceptive methods, of which injectables (a reversible method) were the dominant method adopted, compared to tubectomy in the control area, served by a government programme.⁸¹

- project workers are well educated and/or trained.
(Nag, 1992).

However, the replicability of this type of intervention is questionable on cost and institutional grounds. The lack of community participation in Matlab project has been highlighted as a major drawback. Its high cost of establishment, parallel institutional structures and reliance on relatively expensive reversible methods⁸² have also been given as reasons for its non-replicability. (Nag, 1992).

4.2.3 Health policy, health services provision and utilisation

Health policy, expenditure and service provision

Bangladesh has a commitment to primary health care, but health provision remains woefully inadequate, particularly in rural areas. Health and family planning expenditure in Bangladesh forms around five percent of the consolidated government budget and has increased little in recent years (UNICEF, 1992: Table 2). Spending on health in the annual development budget has increased from 1.9 percent in 1985-6 to 3.6 percent in 1989 but the share of spending on family planning in the same budget has increased much faster, from 2.6 percent to 5.5 percent in the same period (UNICEF, 1992: Table 4). Private expenditure on health (including by poorer groups) is around four times the level of government expenditure, with rich households spending on average two percent of their income on health and poor households, five percent (UNICEF, 1992).

Family planning, as noted above, has been accorded much higher priority than health care. The greater priority to family planning is reflected in expenditure patterns. Moreover, health services rely more heavily on government funding, whereas family planning interventions are largely aid funded. (Feldman, 1990). For every health worker there are almost three family planning workers - 15,000 health workers were

⁸¹ It is argued in Appendix 8 that injectables may be being promoted at the expense of other methods.

⁸² The widespread use of sterilisation in government programmes is in large part fuelled by its relative cheapness compared to other methods, since it is a once only procedure.

based in rural health centres in the 1980s compared to 40,000 family planning workers (Feldman, 1990: 10).

The two systems have operated in parallel, although there is growing recognition of the need for greater integration. To the extent that this has occurred, however, it tends to be at the expense of health. Where integration has occurred between MCH and FP services, there have been operational problems and tensions between health and family planning personnel, with the former expected to be responsible to the latter. 'In effect, health objectives are subsumed under the FP agenda within the integrated Ministry ' (Feldman, 1990:6).

Rural health infrastructure was almost entirely absent prior to 1977. There has been considerable expansion of health facilities since then. Since 1977, 83 Maternal and Child Welfare Centres have been established at District or sub-District level, 460 Upazila Health Complexes (UHCs) serving populations of 200,000 and Union Health and Family Welfare Centres in 3,400 out of 4,400 unions, each with a target population of around 25,000. (UNICEF, 1992)

Health budgets are still biased towards hospital facilities rather than rural delivery systems. This contrasts with family planning programmes where the largest proportion of budgets is spent on rural delivery services. Health services are constrained by lack of supplies nationally. Fixed budget allocations at sub-district level create inflexibility in responding to local needs. Expenditure also is biased towards capital items and equipment rather than operational budgets (supplies, salaries etc.).

As well as government service provision, there are also a number of externally-funded NGO health programmes, some of which have a particular focus on women's health (e.g. BRAC health programmes; the Bangladesh Women's Health Coalition). UNICEF and WHO have supported the expansion of oral rehydration therapy and particularly, immunisation programmes (see section 4.2.2).

Health provision remains urban biased but there is also a general bias against the poor in both rural and urban areas. Medical personnel lack the skills relevant to preventive primary health care rather than curative approaches. Problems of recruitment to rural health facilities are widespread, at least in part because of constraints on local budgets. Understaffing further compounds the problem of low utilisation (see below). Unlike health programmes, family planning programmes subsidise salaries through the development budget. (Feldman, 1990).

Utilisation of services

Government health services in Bangladesh are highly under-utilised. Although virtually free of charge in theory, only one quarter of patients use public facilities. The majority, including low income groups, use private facilities. Often staff of public facilities are absent, supplies are lacking and quality of care is poor. (UNICEF, 1992).

A recent study by BIDS found that in the period 1990-2 there was a slight decline in the proportion of rural sicknesses treated at government facilities, to only 10 percent, representing a major failure in service delivery. A survey of rural women being carried out within the BIDS Analysis Of Poverty Trends Project reports only 11 percent as satisfied with government health services. (Zillur Rahman and Sen, 1993).

A fall off in attendance at immunisation points after the first injection was noted in a study of EPI services in Comilla district. Reasons given were poor information, mobilisation and education, lack of outreach, erratic supplies, and the lack of integration of immunisation facilities with other MCH/PHC delivery systems (Feldman, 1990). In spite of these problems, there has been a huge increase in immunisation coverage although reporting may overstate actual coverage (see also section 4.2.2). Tetanus toxoid vaccination for women was said to have achieved 74 percent coverage in 1991 (UNICEF, 1992).

Differential utilisation rates by gender are difficult to obtain because of lack of systematic monitoring. A study of utilisation of inpatient facilities in rural health centres in Comilla found that men tended to stay longer than women. A study of use of outpatient facilities in the same area found that men are allocated MCH supplies due to lack of outpatient supplies. 'During one two hour visit to one health center (sic), male patients accounted for approximately 40 percent of those who engaged MCH services. That is, men were given the medicines allocated for ante-natal and postnatal care or distributed for UNICEF for its special under 5 clinic.' (Feldman, 1990: 14).

Women are more likely to attend union family health and welfare centres (UFWCs) because they are closer than other facilities and focus on child health. Another study found that use of government health facilities is higher by women in urban areas and men in rural areas, while use of non-government facilities is higher by men in both cases. (World Bank, 1990a). A 1987 BIDS survey (cited in UNICEF, 1992) found that only 16 percent of women received prenatal care, and only 2 percent at government facilities.

Recognition of the links between maternal and child health suggests the need for a greater focus on women's health in integrated facilities.

'[Women's] interest in bringing their children to the [Health] Center (sic) ... was also seen as a vehicle for receiving health treatment for themselves. This suggests an important opportunity to offer health education to women and to highlight the important relationship between maternal and child health' (Feldman, 1990: 15).

The opportunity of women visiting health facilities with children should be used to routinely monitor women's health.

5. Gender Differentials in Political, Legal and Human Rights and access to Political and Legal Institutions

5.1 Gender and political status and institutions⁸³

5.1.1 Formal representation of women in national and local government⁸⁴

In Bangladesh, various affirmative measures have been taken to increase women's representation in decision making and public bodies, but gender differentials persist in these bodies and in community life more generally. The 1972 Constitution provided for 15 reserved women's seats in Parliament as well as the general seats, and this was increased to 30 in 1979. There are now also a small number of directly elected women representatives in general seats but all of these women gained prominence largely because of their family ties with powerful male leaders. Similarly, the women in leadership positions of major political parties (including the current Prime Minister Khaleda Zia) tend to have kin connections to powerful, or formerly powerful men. (Jahan, 1989).

Reservations for women also exist at local government level: two women's seats were provided for in 1977, later extended to three, at union, Upazila (thana or sub-district), and municipal (pourshava) levels. Again, the tendency has been for such positions to be filled by wives of local politicians or other prominent figures. Based on 1980s data, the reservation system provided for 13380 female representatives in 4469 union councils, 1380 female representatives in 460 Upazila councils and 234 women representatives in 80 municipality councils.

The decentralisation process which was started in 1982 under Ershad, and the subsequent reorganisation of local administration in 1984, gave more autonomy to local government. Increased autonomy at local government level may act against women's interests, where local vested interests are able to gain control over development budgets and planning and exclude women. (Anne Marie Goetz, personal communication). However, the decentralisation process was reversed by the current Government in late 1991, with functions previously exercised at Upazila level being performed thereafter by central Government. (Khan, 1993).

The figures given here for Parliamentary seats and local government representation indicate the **quota** for women, rather than actual representation. It is widely reported that the quotas are not met or that even where they are, women are perceived as appointees representing political interest groups and often adopt a passive role. The quotas tend to act as a ceiling on women's representation, rather than a minimum and may thus have a negative impact on women's representation in the long run. There

⁸³ Some of the material in this sub-section was prepared by Meghna Guhathakurta.

⁸⁴ Data in this area is very limited. Except where stated, all the figures here are from Eggen et al (1990) and so are somewhat out of date.

has been considerable debate in the women's movement on this issue, and some women's organisations have opposed the quota system. (BRIDGE, 1992)

There is also a quota for women in public sector employment, initially set at 10 percent (1976) and raised to 15 percent in 1985, although actual representation of women is probably much lower than this (around 6-7 percent in the mid 1980s). Those women working in the civil service tend to be concentrated in education and, to a lesser extent, health, and few work at top administrative levels. (Jahan, 1989) In the late 1980s, of 55 Secretaries in 28 Ministries, there were no women and of 21 Deputy Secretaries, there was only one woman. (Eggen et al, 1990).

5.1.2 The women's movement and non-government organisations

The women's movement in Bangladesh involves autonomous feminist activist groups, many of which are organised as NGOs, as well as official women's wings of political parties and grassroots women's organisations. The different social composition and political orientation of these various strands of the women's movement influences the kinds of alliances they form and the issues they take up.

Government commitment to WID, in spite of all the problems related to this, has created a space for women to organise in rural development and other NGOs. The more radical of these depart from the welfare orientation of official development discourse and policy on women, instead espousing an empowerment approach (see Appendix 9). 'NGOs such as Proshika, Nijera Kori and Saptagram have shifted their primary objective from meeting the immediate needs of poor and landless women to that of their longer-term empowerment' (Kabeer, 1991).

Jahan (1989: 10-11) feels that the most encouraging development in terms of women's public participation is the rapid growth in grassroots women's groups and, correspondingly, in numbers of women fieldworkers. More than one million women are involved in group activities in grassroots organisations and over 100,000 women fieldworkers are engaged in mobilising and supporting such activity.

However, within the NGO sector, there is now a shift, particularly in the larger NGOs such as BRAC, away from awareness raising, conscientization and empowerment based approaches, promoted by the women's movement. Moreover, there is increasing recognition of the problems faced by women fieldworkers in NGOs (see Appendix 13), including the risk of physical attack and intimidation by Islamist forces (see below).

As well as involvement in development work, women's activist groups have spearheaded attempts to bring about legal reform, or to resist retrogressive changes in the legal system. NariPokkho was instrumental in organising the (failed) campaign against the 8th Amendment to the Constitution in Bangladesh in 1988 (Kabeer, 1991). No other section of civil society was apparently able to take the lead on this issue. NariPokkho, particularly, is a small but influential organisation, which acts as a co-ordinating body for a coalition of women's organisations in Dhaka. This coalition

lobbies or campaigns on certain gender-specific issues and organises joint events, e.g. on International Women's Day. (Anne Marie Goetz, personal communication).

The independent women's movement was not, however, involved to any large extent in the democracy movement which brought Khaleda Zia to power, partly because this was perceived as operating through male-dominated organisations and in male interests. (Anne Marie Goetz, personal communication). NGOs generally were heavily criticised for their prevaricating position on support for the democracy movement (White, 1991).

Mahila Parishad - the women's organisation linked to the Bangladesh Communist Party - is by far the largest of the political women's organisations with around 30,000 members and has a strong working-class orientation (Kabeer, 1991). Mahila Parishad has been active in fighting for women's labour rights, but is more reluctant to take up gender-specific issues such as violence against women. The women's wing of the Bangladesh Nationalist Party (the party in current government), Jatiyo Mahila Sangstha is particularly influential over Government policy. Khaleda Zia, the current Prime Minister, was involved in the establishment of this organisation, which formed the basis for setting up the government women's machinery in the 1970s. The Department of Women's Affairs is largely staffed by women from this organisation (see Section 6.1 on the official government women's machinery and Appendix 9).

Women's activist groups and political women's organisations tend to be urban-based and middle-class, but rural women are also able to mobilise around issues which affect them. For example, in 1992:

Nearly 5,000 Bangladeshi women - homeless, jobless or divorced - staged a noisy rally in Dhaka ... demanding Government action to curb the dowry system, create jobs and ensure welfare payments ... Many women travelled from outlying areas for the rally, organised by the Bangladesh Women's Peasant Association. (Ahmed, 1992).

5.1.3 NGOs, Islamisation and attacks on women

Since the late 1970s, there has been an Islamisation process underway in Bangladesh. This process was much strengthened by the 8th Amendment to the Constitution in 1988. This Amendment removed the principle of secularism which has been a feature of the Bangladesh Constitution since Independence, declaring Islam the state religion of Bangladesh.

Following the return of the democratically-elected government of Khaleda Zia, there has been, if anything, an intensification of the trend towards Islamisation. The main fundamentalist party, the Jamaat-e-Islami, was an active participant in the democracy movement against the Ershad regime and, in order to get a majority in Parliament, the

Zia government has been obliged to strike alliances with this party,⁸⁵ which has a number of Parliamentary seats. Campus-based violence between Islamic organisations and secular groups, a long-standing problem, has intensified and become an issue of sufficient concern to warrant a Parliamentary debate. (Kamaluddin, 1993). The influence of Islamisation is also strongly through television, where Islamic dress and rituals often accompany official broadcasts (BRIDGE, 1992).

The Islamisation process is currently characterised by a rise in public agitation and pressure on government to curb the activities of women who are vocal and visible in the public sphere, such as journalists and development fieldworkers. Pressure is being exerted on government to take out criminal proceedings against such women, under vaguely defined laws relating to the offence of religious sensibilities. The recent well-publicised case of Taslima Nasreen is an example.

Taslima Nasreen is a vocal feminist journalist and novelist, who published a book in February 1993, concerning the rape of Hindu women by Muslim men in Bangladesh, allegedly in retaliation for the destruction of Ayodhya Mosque in India. After a small fundamentalist organisation issued a fatwa against her in 1993, pressure grew, orchestrated by Islamist organisations, for her arrest. A warrant was finally issued on 4 June 1994, for the offence hurting the religious sentiment of the people, under a criminal code which is non-bailable and carries a maximum punishment of two years. While Taslima and two colleagues have thus far evaded arrest, other journalists associated with the Daily Newspaper Dainik Jonokantha have been arrested and refused bail. (Nari Shonghoti, Dhaka, Bangladesh, personal communication; Kamaluddin, 1993).

Women NGO workers are also a major target of such intimidation, as well as of harassment and violent attack including rape. There have been several incidents where local elites, with the connivance of the local religious leaders, have declared fatwas (religious decrees) against women who, according to them, have transgressed boundaries, be they physical, sexual, familial or moral. Many NGOs now are faced with their women members having to undergo a salish (a mediation by village leaders) before they are allowed to work for an NGO. Where group members have already established their own salish procedures independent of existing power structures, these forms of harassment have been avoided. Women activists have been vocal in opposing this phenomenon, but co-ordination and concerted action among NGOs on this issue has been lacking.

In parallel with the process of Islamisation, there has been a rapid expansion of the activities of Islamic NGOs in Bangladesh, such as Rabeta and Islamic Prochar Samiti. Many of these are funded from external sources in the Middle East, and are involved in various forms of community or social support for the poor (fitra, zakat), medical work (construction of hospitals, health care, including maternal and child health) and refugee relief and rehabilitation efforts. Islamic organisations are also involved in running religious schools (madrassas), with subsidies from Government, and in the training of imams in village administration, agricultural extension work and basic

⁸⁵ Negotiations with Jamaat-e-Islami over the women's reserved seats apparently facilitated the formation of a BNP majority government. (Khan, 1993).

health care. (Kabeer, 1991; Guhathakurta, personal communication). These activities are generally targeted at both men and women, but there is little information about their impact, particularly on women, nor on the extent to which women are involved in the provision of such services.

5.2 Legal status and rights of women⁸⁶

Within Bangladesh the existence of several parallel legal systems, i.e. law derived from religion, civil law derived from English Common Law and rights as defined under the Constitution, means that there are regional and socio-economic differences in the way laws are interpreted and implemented. When multiple legal systems operate in tandem, contradictions arise which hold implications for the rights and status of women (BRIDGE, 1992:6). Indeed, the provisions of the Constitution and those of general legislation are sometimes widely divergent from religious codes of conduct (Bhuiyan, 1986:50).

Within Bangladesh the legal status of Christian, Muslim and Hindu women are sustained under both the Constitution and under law. The Constitution provides for equality between the sexes and equality before the law (Mahbub, 1992:32). However, the Constitution is itself contradictory. The language of equality is adopted alongside clauses which negate this provision. Kabeer (1991:125) cites the example of Clause 3, Article 29, which specifies that some employment types should remain single sex domains because they are considered 'to be unsuited to members of the opposite sex'.

The substantive legal rights of women should be viewed in juxtaposition with the social construction of women as 'dependants'. Despite the provisions of the Constitution, in general, women in Bangladesh have a de jure or de facto minority status, being under the guardianship of fathers or elder brothers before marriage, and under the protection of their husbands following marriage.

Legal provisions should be viewed in the context of prevailing social institutions which actuate the behaviour of both men and women. The pre-eminent social institution within rural Bangladeshi society is the community group or shamaj. According to Adnan (1989: 6), the shamaj is utilised by powerful and wealthy sections of the community to 'lay down prescriptive codes of "approved" behaviour for the members of all classes belonging to their shamaj groups, as well as to censure all those, including women, who are deemed to have displayed forms of "deviant behaviour"'. The validity of local behavioural codes is reinforced by appeals to religious authority. According to Adnan (1989:7) within institutions such shamaj women become pawns in a power game where undercurrents of social, economic and political tensions between dominant males within the community are played out. Within urban areas, however, the influence of shamaj and other such social institutions over the private affairs of the household have become diluted (ibid).

⁸⁶ This section was written for BRIDGE by Cathy Green, Research Assistant, IDS

5.2.1 Personal Law

Personal status laws relating to marriage, divorce, maintenance, inheritance, and custody of children are derived from religion and thus differ between the Hindu, Christian and Muslim religious communities.

Within the majority Muslim population in Bangladesh, personal laws are defined by Sharia't Law, of the Hanafi School. Sharia't law has always coexisted with, and to some extent absorbed, pre-existing customary law and practice (BRIDGE, 1992). The existence of legal rights for women under Sharia't Law doesn't necessarily guarantee that they are able to use the legal system to uphold them; a variety of socio-economic constraints, coupled with illiteracy and ignorance of the provisions of the law, obstruct women from claiming their legal rights (Bhuiyan, 1986:49). However, the **degree** of obstruction and the **nature** of the barriers confronting women's ability to claim their rights under law will differ on the basis of socio-economic status.

Although the Family Law Ordinance, introduced in 1961 and amended in 1982, has to some extent modified the inequitable provisions of Sharia't Law, the socio-economic factors which curb women's ability to pursue their rights and the widespread ignorance of legal rights, remain largely unchanged (Jahan, 1988).

Marriage

Under Muslim law the marriageable age of children is defined by the onset of puberty. In 1984, the Child-Marriage Restraint Amendment legislated that the minimum age of marriage for women was 18 and for men, 21. In theory, instigators of child marriages face fines or imprisonment. The Dissolution of Muslim Marriages Act (Amendment) Ordinance 25 (1986) allows married girls less than 18 years old to annul unconsummated marriages (Mahbub, 1992:34).

Despite these legal provisions, it is common for marriages to be arranged without the consent of the prospective partners. Jahan (1988:219) reports 11 suicides of girls within one district in a single year, purportedly related to arranged marriages.

Brideprice (mehr) is an integral part of the Muslim marriage contract (Bhuiyan, 1986). However, since the early 1970s the mehr system has been supplanted by the dowry system although this has no Islamic basis (Rozario, 1992; BRIDGE, 1992; Mahbub, 1992). Under the dowry system, money, goods or a job for the man (jobs in urban centres, particularly in the Middle East, are favoured) are demanded from the women's family as part of the marriage agreement (Ahmed, 1987). Various explanations have been offered for the shift from brideprice to dowry. Perceptions of a surplus of women of marriageable age is one aspect, where the gap between male and female ages of marriage is widening. Also education, migration and urbanisation have attached new desirable characteristics to men, whereas women's characteristics tend to be perceived in the traditional way, where the marriage of daughters is considered

inseparable from ideologies of family honour. The origins of the practice among the urban middle classes and its subsequent spread to rural upper and middle classes is also a factor; dowry facilitates the reproduction of status and social hierarchies (Rozario, 1992).

It is well known that the 'demand system' ('daabi' or dowry), mobilised by men prior to marriage, is also used at intervals after marriage when new claims are made on a woman's family. If these claims are not satisfied, the wife may be generally mistreated, threatened with divorce, or even killed.

Ahmed's micro-level study of a village in Rupganj Upazila found that although the uptake of daabi cut across religious boundaries, the incidence was lower amongst Christians (Ahmed, 1987:24). Rozario (1992), however, argues that daabi is becoming the norm for both Christian and Muslim families alike. Dowry has, of course, been a feature of Hindu marriage for some time.

After considerable pressure from women's organisations, legislation to prohibit the practice was introduced in 1980 (the Dowry Prohibition Act) but this has had limited effect (BRIDGE, 1992).

Polygamy

Polygamy is permitted under Shariah Law upon application to a local administrative authority. According to Bhuiyan (1986:49) men rarely register these applications. Moreover, women complainants face many legal and socio-economic barriers to receiving justice in the face of men's non-compliance.

The Hanafi, one of the four different juridical schools in orthodox (Sunni) Islam is predominant within Bangladesh. Hanafi law, in theory, gives women the right to stipulate clauses in marriage contracts restricting their husband's right to practice polygamy. However, ignorance of these rights is likely to be widespread, especially amongst the lower socio-economic groups within Bangladesh.

In general, polygamy is on the decline in Bangladesh. Nevertheless, whatever the actual incidence of polygamy, many women are always conscious of the threat of a second marriage. The economic advancement of a household may heighten the possibility that a male head will take another wife.

Polygamy is also permitted under Hindu Law, but prohibited within Christian religion. In the latter case, polygamous men face fines or imprisonment.

Divorce and maintenance

The inequitable basis on which the institution of marriage is built is most clearly indicated by the differing divorce rights of men and women under Islam. According to Mahbub (1992:34) 'The husband has absolute right of unilateral divorce. The wife has

no such right. Moreover when the husband exercises his right the wife has no redress'. Women have a right to divorce (talaq) in a number of circumstances, including repeated ill-treatment; disposal of a woman's property without permission; interference with a woman's legal rights over property; or if a polygamous husband treats his wives unfairly. Shariah law allows divorced or widowed women to remarry. Under Hindu Law, divorce is prohibited. Hindu widows are allowed to remarry, but the overall incidence of remarriage is low. In contrast, divorce is permitted amongst Christians.

An apparently increasing incidence of divorce and desertion in Bangladesh has already been noted. (See section 2.2). Whereas men usually remarry, divorced and deserted women often remain single and become female headed households and are likely to suffer economic hardship and social disapproval as a result. Divorce is less frequently instigated by women, both because of their lesser legal rights in this area, but also because their prospects following divorce tend to be bleak.

Because divorce suits instigated by women must be pursued through the courts, there are many obstacles to women utilising this right. Legal proceedings may be costly in terms of both money and time, and lack of access to legal advice and support may deter women from pursuing cases (Sobhan, 1992). These difficulties may be compounded by intense social pressures to drop proceedings. According to Jahan 'Even a woman from a liberal urban background faces many difficulties as friends and family try to persuade her to go back to her husband for fear of the social stigma that a divorce entails...Though Muslim marriage is not sacramental, strong repugnance to divorce and widow remarriage is obvious among middle class Bangladeshi families'(1988:219). The economic dependence of many women on men means that the life options open to women in the event of divorce may be few.

In the event of divorce, Muslim women are granted custody over boy children until they are seven and over girls until puberty. However, custody does not amount to guardianship in a legal sense (Mahbub, 1992:36). The guardianship of male children is held, in the first instance, by men (or 'husbands') within both Christian and Hindu religions. This again highlights the lack of power of women within and outside marriage, where older women are highly reliant on sons for economic security.

Under Sharia't Law, men are required to maintain their wives during marriage and for a short period following divorce. Disputes over maintenance may be pursued via Arbitration Councils, institutions established at the local level to deal with 'family' disputes (Halim, 1993), or within Family Courts. The latter were established under the Family Courts Ordinance in 1985 and operate in line with Muslim personal law. Hindu women are also entitled to maintenance. However, in all cases, the potential for women to actually benefit from this right is limited.

Inheritance

There are significant gender differences in provisions concerning the inheritance of property under Shariah law. Childless women can inherit a quarter of their husband's

property, and women with children can inherit one eighth. Property inherited is owned by women and they have rights of sale or transfer. However, rural women's ability to exercise their rights over property is constrained by inequitable legal provisions **and** by social systems which construct gender differences and 'make women less able to act as subjects than men' (Jahangir, 1987:1562). Ignorance of legal rights may compound women's ability to respond to opportunities (Mahbub, 1992:33). Property acquired by women may be used as a means of bargaining over more desirable options or opportunities in the face of unequal gender relations. The World Bank, for example, argues that in Bangladesh 'it is generally known that a rural woman does not claim her inheritance from her father's estate but exchanges it for the continued right to visit the parental home' (naior) (1990a:21).

The Christian Inheritance Law allows women to inherit a half of her husband's property if there is no direct heir, and a third of the property if she has children. Hindu women inherit property in the absence of sons, grandsons or great grandsons. However, the inheritance rights of women are minimal comprising mainly of usufruct rights. Property reverts back into extended family ownership upon a woman's death. Sale or transfer of property inherited from male kin is therefore impossible (Mahbub, 1992:33). The benefits of ceding their rights of inheritance to male kin may, in the short term, appear more attractive to women than self ownership, in the face of intense social pressure to release the property.

5.2.2 Legal aid provision

Legal aid, whether in the form of financial assistance or legal advice and mediation, is made available by the GOB in only a very limited range of circumstances (i.e. where the death penalty has been evoked). However, many NGOs and other legal bodies such as lawyers' associations have made various forms of legal aid available to the poor (Timm & Gain, 1992) (see section 5.3.1 on the legal aid provisions relating to issues of domestic violence). However, in a study of legal aid provision for women in Dhaka, Chittagong, Khulna, and Rajshahi Divisions, Sobhan (1992) found that many of the organisations claiming to provide legal aid, in practice did not possess the capacity to provide such services.

The following factors were commonly cited by women as reasons for not pursuing claims within the judicial system: the fear of losing 'honour' by bringing disputes into the public arena; long delays in the judicial process; financial constraints; and the feeling that obstacles to gaining justice within the legal system were insurmountable (*ibid*).

The main recommendations of the study in relation to improving legal aid provision for women include: help with legal and related expenses (e.g. expenses incurred from medical examinations following rape); schemes to improve legal literacy; and reductions in the time taken to pursue litigation. The last two factors are considered important ways of increasing overall confidence in the legal system (Sobhan, 1992).

Indeed, widespread establishment of (free) legal aid services is necessary. Information concerning the legal rights of women could be disseminated by rural women who have undergone basic training in the subject (Mahbub, 1992).

However, increasing the quantity and quality of legal aid services to women in Bangladesh will do little to improve the status of women unless accompanied by pressure for legal reform. But personal status codes, which embody Islamic principles, have been remarkably resistant to change (BRIDGE, 1992). If the cultural context in which gender inequality is sanctioned and in which the legal system operates, remains intact, legal reform alone will do little to improve the status of women. In the words of Mahbub (1992:37) ‘the aim seems to be to legislate women into equality. But without removing the more fundamental inequities that exist, especially the socio-cultural ones, such laws cannot be really implemented, and they do little to help women’. This points for the need for pressure groups and lobbying to effect legal reforms to benefit women.

5.3 Gender and human rights⁸⁷

5.3.1 Violence Against Women

To date, few studies of the scale and the nature of violence against women in Bangladesh have been carried out. Those studies that do exist recognise that the occurrence of violence against women is much more widespread than the reported figures would suggest. Jahan (1988) notes an overall increase in violent crime against women. Whether this is due to increased reporting or to increased incidence of such crime is not clear. Bhuiyan (1991:52) cites 1090 **reported** crimes against women in 1989. Of these, 32 percent were cases of rape, 10 percent were dowry related deaths, and 49 percent for non-specified incidents of violence.

Gender based violence is perpetrated at many different levels (i.e. at the family, community and state levels), and in many different forms. Whilst the physical dimension of gender violence may be the most readily identifiable, psychological abuse, the deprivation of resources for physical and psychological needs, and the commodification of women, through trafficking and prostitution, are also important dimensions of gender violence (Schuler, 1992)

Jahan (1988) notes the ambiguity surrounding the question of violence against women in Bangladeshi society. On the one hand, violence against women is held ‘in repugnance’ and may provoke outrage. On the other hand, such violence is accepted, tolerated and, in certain contexts, is legitimated. According to Jahan (1988:200) ‘gender inequality, leading to gender violence, is deeply embedded in the Bangladeshi social structure; all Bangladeshi social institutions permit, even encourage the demonstration of unequal power relations between the sexes.’

⁸⁷ This section is based largely on BRIDGE, 1993, Violence Against Women in Bangladesh and Pakistan, BRIDGE report commissioned by Special WID Programme, DGIS, compiled by Rachel Marcus.

Battering of Women

The battering of women within the household appears to be widespread throughout Bangladesh. Few studies discuss whether children are subject to similar violence. However, Shailo (1992:88) suggests that the incidence of child abuse is higher in households where women are battered.

Such beatings may simply serve as an outlet for male frustration; or they may be related to dowry, or to the perceived failure of a woman to be 'properly' humble and obedient or to fulfil her household duties. Numerous examples of battering being used as a 'punishment' because women have failed to accommodate the demands of their husbands have been reported. Gardener (1991), for example, describes women in Sylhet being beaten for infractions such as the evening meal not being ready on time, or for tasting food before it is served. The legitimisation of male violence, allows it to be seen (by women as well as men), as a deserved response to female transgression from male control. The shame and guilt felt by battered women mean that it is rare for cases of battering to be reported to the police.

The perceived 'legitimacy' of men beating women is compounded by the absolute poverty and powerlessness of most of the rural population of Bangladesh. Noting the seasonality of beatings, with increased incidence during the hungry season, Kabeer (1989) suggests that many men vent their own frustration at their poverty and inability to fulfil their role as the male provider, according to gender based norms, by battering women.

White (1992), in a study of a village in Faridpur District, notes that the escalation of dowry demands over the last 40 years has created another manifestation of violence against women. There appears to be an increasing tendency for men to explicitly claim that inadequate dowry gives them a right to abuse their wives. While a certain level of beating may be tolerated and accepted as one of the gender dimensions of the social order in Bangladesh, severe brutality may provoke community outrage. In Faridpur District, a bichar (a community hearing) might take place in such cases.

Murder

The murder of women by their husbands and in-laws is associated both with the escalation of dowry demands, and with the more general harassment and severe beating of women. It is clear that there is widespread under-reporting of violent crime such as murder (Shailo, 1992:88). Dowry murders are often arranged to look like accidents (e.g. death while cooking or handling insecticides) or suicides (hanging). Jahan (1988) and Hartmann and Boyce (1983) suggest that many women are driven to suicide by constant beating and harassment.

Acid-throwing and Mugging

Some reports suggest an increase in fatalities of women occurring as a result of mugging, acid throwing and other violent attacks carried out by people not related to the victim (Khondker, 1990; Akanda and Shamin, 1984). It has been suggested that women's increased presence in the public sphere, transgressing the traditional boundaries of purdah, is a source of outrage among some men and may be leading to an increase in these violent attacks (Anne Marie Goetz, personal communication).

Rape and Abduction

Rape probably evokes the greatest feelings of shame among women, and thus is most likely to be under-reported. The social ostracisation of raped women is much noted - women are widely believed to be responsible for their own rape, perhaps due to prevailing ideas about women's powerful sexuality, and men's inability to control themselves. Khondker (1990:11) notes 516 rape cases reported to the police in Bangladesh in 1985, and 525 in 1986. Bhuiyan (1986) noted 351 cases reported in official statistics in 1989. Islam and Begum (1985) cited in Jahan (1988) suggest that 35 percent of reported rapes involve girls under 15 years of age.

Tribal groups within the Chittagong Hill Tracts have suffered severe human rights violations over the last two decades at the hands of both the military and groups of settlers who have moved into the region. Rape of women by soldiers, particularly when detained in military camps, is said to be widespread (Chakma, 1992; Obaidullah, 1991).

A series of case studies compiled by Kafi (1992) suggest that the fear of sexual violence was a major concern of women in the aftermath of the 1991 cyclone:

There were high risks involved in roaming around from place to place searching for shelter. Because there were some anti-social elements haunting around and looking for young girls and women...[They] went out in gangs just before the surge and got at frightened and half-conscious young women and girls. Kidnapped them and took them to deserted houses or on bushy embankments and finally abused and violated them. (1991 cyclone victim, cited in Kafi, 1992:33-34)

Forcing wives to have sexual intercourse is illegal in Bangladesh (Bhuiyan, 1986). However, this legal provision should be viewed beside social norms which dictate that women should refuse the sexual advances of their husbands only when ill, heavily pregnant or 'unclean' (Arens & Beurden, 1977).

Khondker (1990:11) cites 519 reported abductions of women and girls in Bangladesh in 1985 and 509 in 1986. Women may also be illegally trafficked to Pakistan, India and Middle Eastern countries to become domestic servants, leaving them vulnerable to sexual abuse. In 1991, 220 women and children were reportedly rescued from traffickers (Timm and Gain, 1992:80).

Prostitution

One study of prostitution in Bangladesh is available (Khan and Arefeen, 1989). This focuses on prostitution in Natinagar, one of four red light districts in Dhaka, and in Anandabazar, a red light district in Narayanganj. Khan and Arefeen (1989) found that, contrary to popular opinion, the majority of prostitutes were not abducted, but had chosen the profession in the face of limited alternative options, and perceived the trade to have major economic advantages. Rural women may adopt prostitution as one of a range of survival strategies (Shamin, 1988; Arens & Van Beurden, 1977).

Prostitution without a licence is illegal and carries a sentence of two years imprisonment or a fine, although in practice, seven days is the normal sentence. Prostitutes are vulnerable to exploitation by pimps (sardanis) and 'protectors' (mantans). The general state and societal perception of prostitutes is of socially deviant women, who need to be rehabilitated into society via placement in 'corrective' institutions (Guhathakurta, 1985).

Legal Provisions on Violence Against Women

There are two main laws relating to violence against women in Bangladesh: The Cruelty to Women (Deterrent Punishment) Ordinance (1983) and The Dowry Prohibition Act (1980). There are also articles in the Penal Code relating to rape. The Cruelty to Women Ordinance outlaws the kidnapping and abduction of women and acid throwing attacks on women, and mandates the death penalty or life imprisonment for causing the death of a rape victim. The same provisions apply to a husband and his family under the Dowry Prohibition Act, for the murder or attempted murder of a woman for dowry.

Article 376 of the Penal Code mandates two years imprisonment, a fine, or both, for the rape of a woman by her husband. Article 342, however, requires that a woman undergo a medical examination immediately after rape, which in practice, minimises the possibility of a conviction being made. If the complainant is absent from legal proceedings, the case can be dismissed. This is important when women are intimidated by their husbands or in-laws into staying away from court. In practice, convictions for rape and other violent crimes against women are rarely made, because women are unaware of their legal rights; because legal institutions are male-dominated and often inaccessible or unsympathetic to women; because of the difficulties of proving the case; or because of legal loopholes (Bhuiyan, 1986:50).

Response of Women's Organisations in Bangladesh to Violence Against Women

The main strategies employed by women's organisations in Bangladesh to combat violence against women have been: publicising and organising around individual

cases; legal awareness work; and conscientisation of both women and men on issues of gender violence. NariPokkho, a small autonomous women's group, has been vocal on issues of gender-based violence. Bangladesh Mahila Parishad provides legal assistance to women, has organised demonstrations around dowry cases, and has set up some battered women's shelters. The Government of Bangladesh's Women's Affairs Directorate has also established some hostels for battered and threatened women, and offers counselling services. However, Jahan (1983) questions the relevance of battered women's shelters when for most women, both psychologically and materially, leaving the 'security' of their marital home is impossible.

Bangladesh Jatiyo Mahila Ainjibi Samity - the National Association of Women Lawyers - has organised legal awareness classes aiming to reach 50 million women, and some men (Huda, 1986). One of the primary foci of Ain-o-Shalish Kendro, a women-oriented legal issues and aid group formed in 1989, is domestic violence (Anne Marie Goetz, personal communication). BRAC has decided to set up women's legal aid centres in all its area development offices. Grassroots NGOs such as Nijera Kori, Saptagram and Proshika are also active in conscientising women and men on issues of violence (Kabeer, 1991).

6. Review of Selected Government and NGO Programmes involving Women⁸⁸

6.1 Review of Government Machinery and Programmes

The 'WID' approach was taken up in Bangladesh during the first UN Women's Decade (1975-1985).⁸⁹ At the Government level, the first Women's Affairs Directorate was established in 1976 and in 1978, this was merged with the Ministry of Social Welfare. Within this Ministry, the Women's Affairs Directorate was created as per recommendation of the Martial Law Committee Report of 1982, to raise the socio-economic condition of poor women, especially in the rural areas. The Directorate came into existence in 1984. The Government officially upgraded the status of this office in November 1990 to the Department of Women's Affairs (DWA). The Department has its main office in Dhaka and field offices in 22 districts and 136 subdistricts or Upazilas. Appendix 10 lists the official functions of DWA.

In the Fourth Five Year Plan (FFYP) (1990-1995) the integration of women into the mainstream of development became an explicit objective for the first time. However, the effort to mainstream 'gender' in the FFYP produced a cursory and derisory mention of women as benefiting from improvements alongside men, in whatever sector. Mainstreaming was interpreted in a reductive way, leading to the mere rhetorical inclusion of women across all policy sectors, rather than a rethinking of broad policies and a conceptual challenge to the overall framework of development planning

In spite of the official rhetoric of mainstreaming, and constitutional commitment to women's equality, in terms of budgetary allocations, it is only the social sectors (i.e., education, health, social welfare, women's affairs, family planning⁹⁰) that contain significant expenditures aimed at women. Moreover, the social sectors receive a small, though increasing, percentage of the total development budget (between 10 and 12 percent in the First, Second and Third Five Year Plans and approximately 14 percent in the FFYP) (UNDP, 1992). Social sector ministries also lack the clout and high visibility of ministries such as Agriculture, Livestock and Fisheries, Industry etc, which have no specific mandate for WID. Women-specific or women focussed interventions are mainly donor funded and not part of the core project portfolio of these ministries (Sujaya, 1993:15).

At present, women-related projects are scattered across different sectors (but mainly the social sectors) in the GOB administration. No concerted monitoring of these

⁸⁸ This section was written for BRIDGE by Meghna Guhathakurta of the University of Dhaka, Bangladesh.

⁸⁹ Appendix 9 summarises the background to WID policies in Bangladesh.

⁹⁰ According to Ahmad (1992: 19), in the Fourth Five Year Plan, 2.6 percent of public expenditure was allocated to education, 6 percent to health, 0.3 percent to social welfare, 0.2 percent to women's affairs and 4 percent to family planning. The allocations for agriculture and irrigation, and energy and natural resources were 27 percent and 21 percent respectively.

projects is being done, nor is their sectoral and spatial dispersal under review, so as to identify gaps or weaknesses. Some sectors (e.g. industry, agriculture, fisheries, livestock and water sanitation) have few, if any, women-related projects. Numerous special projects aimed at income generation by women exist. However, many of them are designed in a traditional manner and do not provide adequate financial returns for the time invested. Another feature of Government sponsored projects is a major focus on population control, and related to this, the maternal health needs of women. Non-maternal needs of adult women and adolescent girls are neglected (Sujaya, 1993:17).

Programmes under the Department of Women's Affairs

The Women's Affairs Department provides vocational training, welfare and developmental activities to benefit women and children, plays a supervisory role in the protection of women's legal rights and in generating employment opportunities and oversees the activity of voluntary groups undertaking women's programmes.

In the fiscal year 1993-94, a range of programmes are being implemented by DWA⁹¹, six of which are 'investment' projects, one a 'multisectoral' project and three 'technical assistance' projects. Most are financed by bilateral and multilateral agencies. These projects include a shelter for women who are victims of family violence; day care provision for working women; a centre to advise women who are victims of violence; an employment information centre for women; a marketing outlet for women's produce (a revenue generating project); strengthening the information base and advocacy on women's issues; rural employment creation (through credit/training etc); strengthening community participation in service provision; linked population control and income generation activities; technology for rural women; agricultural training for women; and strengthening the planning capacity of WAD. More details of these projects are given in Appendix 11.

In general, these government projects tend to be concentrated in urban areas and also to be centred around the provision of physical infrastructure, e.g. shelters, day care centres etc. Programmes which are targeted to groups of low-income rural women are usually focused on income-generation, using the credit-based approach to development. Lately, training in legal rights and leadership skills have been grafted on to credit programmes. This can be seen as a result of the emphasis given to the empowerment of women and mainstreaming in the Fourth Five Year Plan.

Skills training

Skills training seems to be the most important component of WAD programmes, perhaps related to the role of skills training in the rehabilitation period when the Women's Directorate was first set up. Training is usually given in stereotypically feminine activities, for example: handicrafts; dress-making or secretarial skills. Only

⁹¹ Apart from the Women's Support Centre, the Advocacy Awareness Programme and the Programme for Strengthening the Capability of the Ministry, the remaining programmes have been on-going for several years, without any significant change in their design - see Appendix 11 for more details.

one project has embarked on agricultural training. However, this has not had a great impact in surrounding village areas. Women trained in poultry raising, for example, do not appear to do it any better or worse than women without training. Training only gives insights into commercial aspects of poultry rearing, but this is not feasible for most women because of lack of capital. (Personal visit to project area a couple of years ago).⁹²

Furthermore, no institutional follow-up mechanism exists to see how women fare after they have trained, especially if the women have to leave the project area. Some project officials think that trainees should be provided with start up capital in the form of sewing machines or typewriters in order to set them up in their trade (interview with Programme Officer, WAD).

In family planning/population control, which has been a major focus of government interventions aimed at women, there has been considerable criticism of official programmes, particularly in the mid-eighties, by both the women's movement and some development workers, for being incentive-oriented and targeted specifically at women, thus evading the issue of men's responsibility for fertility control (Akhter, 1986; Hartman and Standing, 1985). In some cases, as a result of this controversy, donors (those of the 'Like Minded Group' in particular⁹³) withdrew funds. Since then, a 'soft' approach to population control has been followed, with greater emphasis on maternal and child health and integrated service delivery. Population control or family planning programmes have been subsumed under 'family welfare, maternal and pre- and post-natal health care'. Income-generation has been linked to family planning in order to increase contraceptive use among poor rural women. Nevertheless, some officials are sceptical about the efficacy of such outreach programmes in targeting the rural poor. The principal hindrances are overbureaucratised structures, the lack of motivation on the part of workers and inadequate supplies of appropriate contraceptives (interview with officials).

Income generation

Income-generating programmes have allowed some women to set up in self-employment and individual success stories are not hard to find. In general, however, women's participation in such programmes is constrained due to the closely-bound social structure, the sexual division of labour, and cultural norms of seclusion which limit both the time available for income-earning work and the range of women's economic activities. Many women in credit programmes prefer to take up activities which are compatible with their household work e.g. cattle and poultry rearing, handicrafts etc. It is primarily women who are older, women who have been

⁹² However, many NGOs have been very effective in training women as poultry vaccinators. (Anne Marie Goetz, personal communication).

⁹³ The 'Like Minded Group' is a loose consortium of donor agencies who favour a more poverty focused and human resources based approach to development interventions, in contrast to growth oriented policies of the IMF and World Bank.

widowed, or deserted, or who are desperately poor, that engage in work outside the homestead.⁹⁴

In urban settings, or among women from higher income groups, lack of capital does not seem to be a major problem of skills training programmes. In urban centres, girls who train either in handicrafts or computer literacy usually find employment (personal interview with some ex-trainees). Even if they do not have their own machines to set up in self-employment, they may either hire or borrow them from friends, neighbours, or even traders. Parallel cases of 'hiring out' machinery, similar to sharecropping arrangements, are found in the informal sector (Khundker, 1993). Some women have begun training others, whilst simultaneously taking contracts from shops. However, such opportunities are not always available to rural women. Their access to markets is severely limited, and WAD's sale centre, Angana, does not provide an adequate outlet for all types of produce.

Technological innovations in agriculture e.g. mechanised rice husking, have tended to displace women's labour. In this context, programmes for the provision of technology for rural women aim to increase women's productivity in labour intensive work (e.g. using the paddle thresher) as well as to reduce the drudgery of household work (e.g. through use of fuel-saving ovens). But the impact of such programmes is limited since women have very little control over the means of production (interview with official).

Problems of Government WID Projects

In general, the Government's approach to women in development projects lacks innovativeness. A credit-based approach to women's development predominates in most sectors. Training programmes, such as that on legal aid run by WAD, are extremely formal and bureaucratic affairs where there is little scope for genuine exchange of ideas. Overall, WAD's projects are mainly urban based, relatively small in scope and isolated. Their impact on the majority of poor women is minimal (Anne Marie Goetz, personal communication).

In institutional terms, there is no **organic** link between the Women's Affairs Directorate and the projects in the field. The structures have become too bureaucratized and compartmentalised. At its inception as the Women's Rehabilitation Centre, in the post-Independence period, women who were directly affected by the war were employed to run programmes and such women were also programme beneficiaries. Thus, workers and beneficiaries had common experiences and took a keen interest in each other and in their work. Now, there is a considerable class and experiential divide between workers and beneficiaries. As a result, there seems to be an absence of enthusiasm, interest and dynamism in the government sector of women's development (interview with Programme Officer, WAD). Furthermore, WAD has tended towards rather traditional solutions to women's problems. This may be an institutionalised feature of the government women's

⁹⁴ Section 3.4 gives a comprehensive review of approaches to credit and of government and other credit programmes.

machinery dating back the Rehabilitation Board era (Anne Marie Goetz, personal communication).

To date, WAD appears to have made little impact at the level of gender policy advocacy, although new initiatives in this area may improve matters. However, the structural weakness of WAD and its limited influence in relation to other Ministries may hamper the effectiveness of the new initiatives.

Recently, focal points for women's development have been set up in 23 Ministries. The focal points are understood to be operating at the level of Deputy Secretary and they are mostly located in the Planning Cells of the relevant Ministries (Sujaya, 1993). All responsible officers working in these focal points have received training on WID issues.

The main function of these focal points is to galvanise a common understanding of WID issues based on sharing experiences of project and programme formulation and implementation and, from this, to develop new methodologies (appraisal procedures; checklists; monitoring and evaluation indicators etc) which can more effectively bring gender concerns into planning procedures. Improved documentation and handbooks for field officers are also envisaged. However, two major problems are envisaged with the functioning of the focal points:

- Most Deputy Secretaries are men, who, in spite of some gender training, may not be sympathetic to towards, or motivated to the task in hand. In general, the development and particularly WID orientation of cadres in government service is minimal.
- Government hierarchies mean that Deputy Secretaries of mainline Ministries are unlikely to feel accountable to the Secretary of the Women's Affairs Ministry.

Nevertheless, efforts are currently being made (supported by UNDP) towards institution and capacity building with respect to gender policy.

6.2 External Assistance Aimed at Women

Project aid is the largest component of foreign aid currently received by Bangladesh and has been increasing over the years.⁹⁵ From 1988 to 1991, there has been an increase of 59 percent in the disbursement of project aid. According to the 1991 figures of aid disbursements in Bangladesh, the largest portion went toward investment-related project assistance, which accounted for US \$820 million or 47

⁹⁵ Over the past few years, total foreign aid commitments to Bangladesh have remained more or less constant at around US\$ 2.0 billion per year while the commitment for FY 1991/92 was slightly higher at US\$ 2.2 billions. Actual disbursements have lagged behind commitments and in 1991 amounted to about \$1.7 billion. On average, foreign flows have financed about two-thirds of total investments, 90% to 100% of public investments and 55-60% of total imports (UNDP, 1992:25).

percent of the years' total aid flow. This has relevance for WID focussed policies, since most donor policies on women are project oriented and concentrated in the social sectors. These sectors are: human resources development, e.g. education; social development, e.g. social legislation and administration; and health and family welfare.

However, donor allocations to social sectors, like those of Government, have been low. Between 1980-6, 19 percent of project aid was allocated to women-related projects, of which 55 percent went to population control, 26 percent to self-help income generation activities, 8 percent to education and 2 percent to health. (Ahmad, 1992)⁹⁶

Table 22 gives a recent breakdown of external assistance by sector and attempts to assess the actual proportion of spending which directly benefits women, both by sector and as a proportion of total aid disbursed in 1991. Appendix 6 gives an inventory of recent and current externally funded projects aimed at women.

In general, there are no serious differences in the views of the Government of Bangladesh and the donor agencies, either multilateral or bilateral, on the overall orientation and substantive aspects of development strategy, including WID policies, but there are conflicting opinions on the means to reach given objectives and speed of programme implementation. There has, however, been some controversy over family planning programmes. In this case, GOB felt that bilaterals agencies were being too interfering (Nordic UN Project, 1990:166-16). This could have been due to conflicting views on sterilisation techniques which resulted in many donors revising their policies.

Under the Local Consultative Group (LCG)⁹⁷, there is now a gender sub-group which acts as a forum for discussion and policy co-ordination by donor and government representatives.

⁹⁶ Moreover, these proportions overstate the amount of actual aid to women, since some of these expenditures are aimed at both male and female beneficiaries.

⁹⁷ The LCG was constituted in 1975 under the chairmanship of the World Bank's Chief of Mission. It was initially a forum for discussion on the Bank's annual Country Economic Memorandum prior to the Aid Group meeting in Paris, but gradually became a mechanism for discussion on a wide range of subjects. The LCG meets several times every year, and provides a venue for dialogue on sectoral, subsectoral or thematic issues. Meetings are attended by most of the resident donor missions and also frequently by senior government representatives. Sub-groups of LCG with a smaller number of donor participants, also regularly discuss specific operational problems as well as various development themes such as food aid, agriculture, women in development, NGOs etc. The main focus of these discussions is the co-ordination of donor policies.

Table 22 : Percentage of external resource allocation to projects which specifically target women

Disbursement in thousands \$US (1991)

Sector	Amount of Sector Aid	% going to women as target groups	
		% of total	% of sector
Grand Total	1, 733, 542		
Economic Management	269, 158	0.02	0.12
Human Resources Development	51, 359	0.02	0.6
Area Development	139, 584	1.31	16.42
Social Development	60, 395	0.07	1.91
Health & Family Welfare	129, 611	1.21	16.18

Source: Calculated from UNDP, 1992, Development Cupertino: Bangladesh 1991 Report.

Projects specifically targeted at women are located in the following subsectors:

Economic Management - Employment Policy and Planning.

Human Resources Development - Tertiary Education, Technical Management Education and Training

Area Development - Integrated Rural Development, Village and Community Development.

International Trade - Export Promotion

Social Development - Social Legislation and Administration, Urban Development.

Health - Primary Health Care, Immunisation Campaign and Family Planning.

(See Appendix 6 for a detailed breakdown of these projects)

6.3 Review of Women-focused NGO Programmes

What follows is a review of the women-focussed programmes of selected international and local NGOs operating in Bangladesh. These NGOs have been selected keeping in mind differences in size, the locus of control, sectoral bias and gender and developmental strategies. Table 23 gives a picture of the sectoral activities of the various NGOs selected. Table 24 presents information on gender biases in organisational structure and staffing as well as on the proportion of women beneficiaries, among the range of NGOs. Appendix 12 gives more detailed background information on each organisation and activities of the selected NGOs.

The following tables illustrate, firstly, the various areas in which the selected NGOs specialise and secondly, gender bias in the organisational structure, staffing and beneficiary representation of the selected NGOs.

Credit and health related activities appear to be dominant. Most of the NGOs listed here are 'male-biased'(i.e. have predominantly male staff and male management or leadership) in organisational structure and staffing, with some of these having a concentration of women in project work. Only two of those reviewed work mainly or exclusively with women and, of these, one is a family planning NGO (CWFP), a traditionally 'female' area. Although most of the listed NGOs work with both men and women, they do run specific projects or programmes aimed exclusively at women, or organise separate women's groups. (See Appendix 4 for more details).

Recent research which looked at gender issues in the staffing of credit programmes of rural development NGOs found that:

Women field workers can be more sensitive and responsive than men to the needs of their women beneficiaries. It is critical to invest in women's capacity to exercise positively their powers of discretion, in mediating the relationship between development institutions and their clients/members ... creative strategies are needed to build links between the interests of field workers and their clients and to build cultures of mutual support between women in rural development institutions. (Goetz, 1993).⁹⁸

The employment practices of NGOs and male biases in structure, staffing and organisational culture, are important issues in the effective implementation of gender policy.

Table 23: Programmes of selected international and national NGOs: a sectoral survey

NGOs	SECTORS			
	Health	Education	Credit	Conscientisation
ASK (L)				*(legal)
ASA (L)	*	*	*	*
BRAC (L)	*	*	*	*
CARE (I)	*		*	
CARITAS (I)	*	*	*	*
CWFP (L)	*			
GSS (L)		*		
Nijera Kori (L)				*
Proshika (L)	*	*	*	*
RDRS (I)	*		*	
SCF (USA) (I)	*		*	
Saptagram (L)	*	*	*	*

(L) = Local (I) = International

Source: DCS and PACT/PRIP, Directory of Support Organisations Support Services to NGOs, 1993.

⁹⁸ See Appendix 13 for a summary of this research.

Table 24: Gender bias in NGO organisational structure/staffing and beneficiary representation

NGOs	Organisational Structure and Staffing	Beneficiaries (% women) [*]
ASK (L)	Female-headed & mainly female staff	Mostly female
ASA (L)	Male-bias with women-focus ^{**}	Male & female (77% women - 1991)
BRAC (L)	Male-bias with women focus	Male & female (70% women in educ. progs; 74% ^{***} women in Rural Dev. Prog)
CARE (I)	Male-bias	Male & female
CARITAS (I)	Male-bias with women focus	Male & female
CWFP (L)	Mostly female	Female only
GSS (L)	Male-bias with women focus	Male & female
Nijera Kori (L)	Female headed with mixed staff	Male & female (52% women)
Proshika (L)	Male-bias with women focus	Male & female (52% women's groups; 43% ^{***} women loanees)
RDRS (I)	Male-bias with women focus	Male & female
SCF (USA) (I)	Male bias	Male & female
Saptagram (L)	Female-headed & mainly female staff	Mostly female (87% women)

(L) = Local (I) = International

* Data is not available for all organisations. Some of the figures are more recent than others. Some data refers to percentage of women's groups and others to percentage of individual women. See Appendix 12 for more details. Grameen Bank, not included in this table, has a membership of at 93 percent women (see Credit section 3.4).

** 'Male-bias with women focus' means men occupy most top positions with women being concentrated in project work.

*** These data on proportions of women loanees in credit programmes are taken from Table 14.

International NGOs

All international NGOs mentioned in the above tables are service-oriented and tend to follow the mixed-credit approach to development. Apart from material support services, they offer health and nutrition education, and various skills training and legal rights and literacy programmes. The latter two elements have been recent additions in the cases of CARITAS and RDRS, as part of the objective of empowering women. In the case of CARE⁹⁹ and SCF (USA) the entry point for reaching women is usually through public health programmes or through income generating activities focused on the rural poor.

⁹⁹ Information on CARE's Women's Development Project is not available at the time of writing. This differs from conventional approaches. It is addressed, in the first instance, to better-off village women, on the assumption that social change, if accepted and adopted first by the more powerful members of the community, will then be more easily adopted by the poor. (Anne-Marie Goetz, personal communication).

Local NGOs

Among the local NGOs selected, one is solely a legal rights centre (ASK), one specialises in family planning (CWFP), one specialises in education (GSS) and one takes a strictly conscientisation approach to development (Nijera Kori). BRAC, Proshika and ASA are large NGOs with the widest range of functions, in that order, while Saptagram is a medium sized women's NGO with a similarly broad range of functions.

ASK, CWFP and Saptagram are virtually women's only NGOs in terms of both organisation and target groups; women head all three of these NGOs, as well as Nijera Kori. BRAC, Proshika, ASA and GSS are all male-biased NGOs in terms of management, although both Proshika and BRAC have recently set up consultancies to investigate ways in which their management can become more gender sensitive (interview with agency worker).

The strengths and weaknesses of the NGO interventions focusing on women are appraised below in the following fields:¹⁰⁰

- (a) Health and family planning;
- (b) Rural credit and employment generation;
- (c) Education;
- (d) Conscientisation and skills training.

(a) Health and Family Planning

In most areas of NGO intervention in family planning, there has been a rise in the use of contraceptives. However, it is also true, that in most cases this increase in usage is by women rather than men (ASA, 1992). This indicates that, given existing gender relations, the responsibility for contraceptive use is placed on women; men are not keen on using contraception and/or NGOs have been reluctant to target family planning at men, or unsuccessful in doing so. Also, although there is evidence of an increase in contraceptive users, the proportion of non-users is not insignificant, averaging about 40 percent (ASA, 1992).

Where income-generation has been appended to family planning activities, the primary reason for poor women's participation is economic. As a result, if the group does not manage the finances correctly, the dropout rate is high (Khuda, Rahman, Barkat, 1994). In many cases, follow-up mechanisms are not properly incorporated in the provision of family planning services (CARITAS, 1993).

Knowledge of health and nutrition is high among group members exposed to training in these areas, even those from poor backgrounds. However, the lack of basic health infrastructure is a more serious constraint to health status; women may have knowledge about health, hygiene and nutrition but be unable to translate this into

¹⁰⁰ Given the mixed nature of most NGO activities, these comments do not necessarily relate to specific projects/programmes or organisations, except where stated.

practice because of other constraints. In many regions where there are no adequate NGO services available or where a particular service is only temporary, the villagers have to fall back on inadequate government services. Thus, the strengthening of government health infrastructure is essential if health and nutritional knowledge to poor women is to have a lasting impact (Khuda, Rahman, Barkat, 1994).

(b) Rural Credit and Income Generation¹⁰¹

Income generation through rural credit is a long-standing approach practised by some of the larger NGOs in Bangladesh. Despite much criticism, it has remained the preferred mechanism for grassroots intervention. There are now signs, however, that organisations with a track record in special credit provision are moving into the mainstream - BRAC, for example, now intends to move into commercial banking, using its credit programme as the launching pad.

In many programmes, women have initially been slow to form groups. Perhaps because their hands are tied with managing the household, they do not have sufficient time to engage in production. But once they have formed groups, especially those women who are either economically disadvantaged or who, because of their age, are released from the duties of motherhood and household work, their motivation for work is equal to that of men. Unfortunately, because of the existing sexual division of labour in most agricultural activities, pressure of housework and limited mobility of women, they are assigned work which is undervalued and poorly paid e.g. food processing and poultry farming, or vegetable gardening. Many women prefer to engage in livestock rearing.

When accompanied by training, e.g. in management or accountancy, credit provision tends to give better results, since women can then organise more effectively (Yasmin, 1994).

Difficulties faced by women in taking credit may take various forms. A lot of credit organisations are finding that because of the gender inequality prevailing within households, husbands often take away credit provided to women and use it as they like, sometimes leaving the woman in debt to the group. This usually happens in the early stages of the group formation. More experienced groups have tried to cope with this problem by using their collective strength to put pressure on the husband. A more chronic problem which occurs when a group has already reached maturity is the tendency of some women to use their credit for money-lending to other women who are less solvent. This is a problem which is harder to address. It is also a problem which sometimes defeats the purpose of setting up the group, i.e. freedom from the professional mahajans (Yasmin, 1994). It has also been commonly found that when a woman assumes leadership of group, she tends to dominate other group members, either because she performs the group activity better than the other or because the particular woman is more articulate and exposed to the outside world than others.

¹⁰¹ Section 3.4 provides a comprehensive review of two major credit interventions.

There are also cases where women engaged in group activities are restrained from outside by local power structures. One case can be cited from Saptagram. A women's group was given a power tiller with which they could either till their own leased in land or hire out to other people. Because they were among the first in that village to own a power tiller, initially they were getting a lot of work. But then the rich farmers in the area got worried that they would lose control over small farmers. As a result, they bought six new power tillers and simultaneously tried to break up the small farmers groups (Yasmin, 1994). This type of problem arises when groups engage in an activity which threatens a powerful community in the village. Many think that conscientisation should come in at this point, so that groups will get together and form an alternative power base which can contest the traditional one. But the success of that strategy depends on many factors, including the specific power structure of the village in question.

Cases abound in various NGOs where women's groups have had to find their own strategies when it came to marketing their produce, because they are culturally constrained in their access to market. (Going to the market in rural areas is considered improper for a women). Often such strategies have taken the form of joint social action where poor women have organised 'sit ins' outside the door of the village matbor (leader) until he caved into their demands and 'allowed' them to trade in goods such as rice, or wheat. This demonstrates the need for NGOs consider carefully the issue of marketing strategies and outlets for the produce of their members.

(c) Education

Education, programmes, including basic literacy, are now among the most popular of NGO interventions, probably because they have backing from the Prime minister as a national programme. NGOs offer both formal and informal education. Studies have shown that attendance at BRAC schools is higher and the dropout rate lower, than in government primary schools (Khan and Arefeen, 1993). Also a deliberate policy of taking in girls (with a quota of two thirds) is followed in both BRAC and Proshika school programmes. School hours are arranged so that working children can attend.¹⁰²

Another significant aspect of using literacy as an entry point is that conscientisation and skills training programmes may be added on, e.g. legal education, leadership training etc. However, this can lead to the curriculum becoming overburdened, and, in the absence of skilled teaching, may create confusion.

There is now a tendency among NGOs to move away from broad adult literacy programmes. For example, GSS literacy programmes for men have been changed into shorter functional night schools, but perhaps at the cost of neglecting the need for basic literacy (GSS, 1993a). Similarly, BRAC has stopped investing in adult education for its women members (Anne Marie Goetz, personal communication).

¹⁰² See section 4.1 for a more detailed review of gender issues in education.

(d) Conscientisation and Skills Training

In this field perhaps the hardest task which NGOs face is to encourage the formation of groups which will ultimately become self sufficient and independent of the NGO. If there is more or less an unified ideological concept which is imparted through training (as e.g. in Nijera Kori), then there is more chance of successful group action. Women in Nijera Kori groups have successfully tackled the power structure in Khulna (against shrimp cultivators), Noakhali (against landlords) and elsewhere. But where there is no overarching ideology, but rather new components of conscientisation are simply added onto existing programmes, sometimes mainly in order to appeal to current donor preferences, the conscientisation process becomes fragmented.

In many cases women have participated in social action against dowry cases, (where a husband or his family tortures the wife in various ways because she had not brought in enough resources through marriage) and wife battering. In many areas where NGOs have been active for a long time such cases are seen to be on the decrease. But such actions arise from the felt need of the women themselves, and are not necessarily a direct result of the newly designed awareness-raising programmes.

6.4 Policy recommendations

Most of the factors which contribute to gender inequities in Bangladesh are structural and hence cannot be countered merely by making technical adjustments to interventions. Gender inequality and subordination need to become a more visible focus of political mobilisation and lobbying in order to bring about more radical change. Efforts are therefore needed to develop women's advocacy groups. In particular, NGOs need to be encouraged to, or supported in, lobbying on gender issues in relation to government institutions and structures. More concerted and concrete strategies are needed for mainstreaming gender in development planning.

Jahan (1989), for example, suggests that reconsideration of broader policies, e.g. on economic liberalisation, industry, employment, human resource development etc, is more important than creating special women's programmes. Moreover, she suggests that gender considerations need to be build into the design and application of planning tools, such as social accounting matrices (SAMs) and other models being used for development planning (ibid).

Rather than rhetorical references to the need for greater integration or participation of women, specific mandates for areas of intervention/reaching particular targets are required, with clear delineation of responsibility across Ministries and requisite budgetary allocation, with progress/targets being subject to ongoing monitoring.

Mainstreaming gender also requires some overhauling of the government institutional structures. In order for WAD to perform all its designated functions (see Appendix 1 on WAD functions) and to fulfil the mandate of mainstreaming set out in the Fourth

Five Year Plan (i.e. act as co-ordinator of the focal points), then it needs radical overhauling. Suggested changes are:

(1) Redesigning of WID/gender training programmes of officials

It is not sufficient to introduce officials to terms and concepts of 'WID'. This simply creates confusion when it comes to dealing with workaday realities of managing projects. Firstly, training should be adapted to the mindset of the typical Bangladeshi government official and secondly, should be oriented to actual problems faced in the field, linking these to conceptualisations. In this respect there is a lot to gain from exchanging ideas with field-researchers and activists who have been working in the field on gender problems.

(2) Changes in orientation on gender

Beyond the incrementalism and gradual change typical of the current institutionalised approach, which prioritises soft options like income-generation, a more central focus on gender issues in the political mainstream is required. This can only be achieved by women's groups, NGOs and political parties stepping up their lobbying of Government and parliament on gender issues.

(3) The resource base of WAD needs to be strengthened

In particular, donor evaluations of programmes and projects need to be made available to WAD. The publications section of the Ministry should also be freed from the red tape that prevents them publishing reports, annual estimates, training manuals etc in a timely fashion. There should be wider dissemination of information about projects and the workings of the Ministry e.g. through local newspapers and other media, in order to stimulate more public debate around gender issues. Donors should make at least some evaluation reports open to the public.

(4) The focal point mechanism may need to be reviewed and strengthened if it is not functioning effectively.

NGOs and government institutions need to address constraints on the effectiveness of women development workers in providing leadership in women's interests at the level of programme implementation. For example, the harassment and scapegoating of women development workers requires urgent attention; links need to be strengthened between women development workers and beneficiaries; mutual support mechanisms are needed for women development workers; management structures and practices need to be reviewed in order to create environments where women development workers can be effective, and retention of women staff improved. (Goetz, 1993).

On more specific areas of intervention, further research is clearly needed on the extent of diversion of women's credit. Marketing is also a key area of failure of existing credit/income generation programmes. Follow up mechanisms for skills training and family planning interventions are required. A reorientation of health programmes towards women's health is required, rather than a narrow focus on FP and MCH

activities is needed. More concerted efforts to increase men's joint responsibility for reproductive decision-making are needed.

7. Conclusions and Recommendations

Summary overview

Gender relations in Bangladesh are undergoing transformation as part of wider processes of social change. Increasing landlessness, localised degradation of the natural resource base and persistent or increasing poverty are creating new pressures and conflicts at household level. With reduced household assets, the role of women in homestead-based activity is diminished. With increased poverty, women may be obliged to engage in outside work, in spite of social restrictions. Impoverishment may lead to household disintegration.

Important trends are: the increase in women's visible labour force participation, particularly that of poorer women; the erosion in normative entitlements of women (e.g. through marriage and extended kin networks); and an apparent increase in female-rural-urban migration and the number of female-headed or supported households.

Pressures of social change result in women moving into previously male preserves, often encountering a hostile response from men or male authorities who perceive women as transgressing social and moral boundaries. Harsh interpretations of Islamic prescriptions relating to women may be one mechanism whereby male authorities attempt to conserve existing social structures and protect their interests in the face of rapid social change. The high incidence of harassment and intimidation of women in the public sphere (e.g. fieldworkers, journalists) and increasing violence against women in the household and wider community may be seen in this light.

Until recently, investment in human resources has been a low priority in Bangladesh, for both government and the donor community. Public spending on health and education and food distribution systems has been strongly biased towards the better-off and to urban areas. Women have benefited less from public expenditure than men. On most indicators (nutritional status, life expectancy, maternal mortality, literacy) women's status in Bangladesh is very low compared to men and compared to women in other countries. Low investment in women's human resources is a major factor inhibiting women's well-being, productivity and development.

Recent shifts in government and donor policy emphasis towards greater investment in human resources and also towards more concerted poverty alleviation efforts are encouraging. However, these efforts are highly constrained by the framework of wider economic policy under adjustment, which is itself tending to lead to employment and income losses, although differentially for men and women, and increasing poverty.

Nevertheless, some efforts are apparently being made to protect social expenditures and to redistribute spending to benefit the poor, rather than the better-off. These efforts must address gender inequities in existing provision of and access to services as well as the gender-differentiated outcomes of current processes of social change.

Economic activity

Recent changes in the reporting of women's economic activity in Bangladesh have led to a major increase in reported female labour force participation. The crude female activity rate in Bangladesh now appears higher than that in most other Asian countries. However, housework is still omitted from the accounting of economic activity.

Most employed females work in agriculture, where there is a marked gender division of labour, with women concentrated in homestead-based activities, although this may be shifting with the decline in the asset base of poor rural households. Women are increasingly visible in agricultural field labour. Agricultural wages are considerably lower for women than men and there is marked seasonal variation in women's wage rates.

This implies a need for seasonal expansion of employment schemes for women to offset the labour market discrimination faced by women in slack periods.

Manufacturing is the only other sector employing a sizeable proportion of the female labour force. Women in this sector are concentrated in rural industries and particularly in those sub-sectors with the lowest productivity. Wages rates of women in rural industries are reported to be less than half those of men. A high proportion of women's economic activity is performed as unpaid family labour, particularly in agriculture but also in rural industries.

Overall, women's earnings are around 40 percent those of men. Nevertheless, female earnings are vital to the well-being of poor households, particularly given that women's income is largely spent on family consumption, unlike that of men, of which a high proportion goes on personal items. In female-headed households, women's incomes may be the sole source of household support.

A small but growing segment of the female labour force, particularly young women, are employed in a narrow range of large-scale, labour-intensive, export-oriented industries such as garments and textiles. One reason for employers favouring female employment in these industries may be the relative ease of shedding female labour in times of world market fluctuation.

Insecure working conditions are a feature of female employment in Bangladesh, partly because of their concentration in small-scale industries and the unregulated informal sector. Even in formal industry, women's conditions are often less secure than those of men. Unions rarely act in women's gender interests.

There is a need to monitor the employment conditions, skills development and promotion prospects of women employees in manufacturing industry with a view to improving conditions and prospects.

There has been limited, if any, growth in female representation in professional, technical, managerial and administrative occupations, with government quotas for female representation in the public service being undersubscribed. This is difficult to reconcile with the apparently high rate of unemployment of female graduates.

The employment problems of female graduates require further investigation with a view to increasing women's representation in professional, administrative and managerial occupations.

Child labour is a major problem, particularly in rural Bangladesh, but female child labour tends to be concealed within the household.

Policies are needed to address child labour and employment conditions. These should take into consideration gender differences in patterns of involvement in child labour.

In general, women suffer from much higher rates of underemployment than men, particularly in unpaid family labour and in rural areas.

Specific measures are needed to address the underemployment problems of women, especially rural women. Extension of employment schemes beyond the very poor and programmes to build up women's asset base through control over non-land agricultural capital (livestock, irrigation, processing equipment, transport) are two possible approaches.

Economic Adjustment

Economic adjustment in Bangladesh has not, thus far, led to improved overall economic performance and there is evidence of increasing poverty under adjustment. Gender-differentiated effects of adjustment are, however, difficult to discern in the absence of any studies which address this question.

The gender-differentiated impact of adjustment in Bangladesh is an area which merits further research, in terms of effects on employment, incomes, poverty, etc. Poor urban women may be particularly vulnerable under adjustment and project-related research could be done in urban slum areas to monitor trends over time.

Adjustment has led to employment losses in some spheres and gains in others. These shifts in employment patterns interact with sectoral representation by gender to produce different employment effects for men and women. Policies of trade liberalization and monetary restraint are liable to displace women workers in rural industries, particularly given their concentration in low productivity and small-scale units. Informal sector crowding could also affect the employment possibilities and incomes of poor urban women.

Selective protection policies, preferential credit allocations and/or export promotion for those sub-sectors of rural industry where women are concentrated, may be needed to protect women's employment in these areas. Alternatively, policies to facilitate a shift of employment of women vulnerable to displacement should be devised (e.g. into large-scale, export-oriented industry).

Special poverty alleviation measures may be needed for the urban poor under adjustment, particularly poor urban women.

Gains in employment under adjustment have occurred mainly in export-oriented industries and women have been the major beneficiaries of this expansion. New industries such as electronics, handloom weaving and oil-milling could also become major employers of women.

Pro-active policies are needed to ensure that women are not excluded from skilled jobs in new employment sectors - including attention to the design of machinery and to management attitudes towards employment of women.

Poverty

Whilst women are affected along with men by increased poverty at household level, processes of impoverishment can lead to conflicting gender interests and different outcomes for male and female members of the same household. On static poverty indicators, women have a lower calorific intake and nutritional status than men and earn on average less than men. Female-headed households have a much lower average income than male-headed households and form a higher proportion of the very poor.

Vulnerability to poverty is gender-specific. Violence and insecurity limit women's economic and social opportunities. Gender differentiation in labour, capital-based and normative entitlements as well as crisis-coping capacity is marked. Expenditure-saving strategies drawing on the natural resource base are largely carried out by women and children, for example.

There is a need for policies to protect and improve women's access to and control over the natural resource base as a vital part of poverty alleviation strategies.

One symptom of increasing female poverty is the apparent growth in the number of female-headed households, the proportion of which is much higher among the landless. However, not all female-headed households are equally vulnerable to poverty, depending partly on the processes by which female headedness occurs. Divorced women may be particularly vulnerable. Female-headed households may be vulnerable to social disapproval, physical insecurity and violence.

Female-headed households may not, in themselves, be a suitable target category for interventions. The development of a more subtle categorisation around this issue may assist in identifying particularly vulnerable groups.

Poverty alleviation efforts in Bangladesh have to date concentrated on the rural poor. Government policy has been to discourage rural urban-migration and thus the needs of the urban poor have been expressly overlooked. However, the numbers of the urban poor are increasing and urban poverty may particularly affect women. The concerns of the urban poor are different from those of their rural counterparts. Poor urban women suffer from: poor working conditions and lack of employment protection; lack of childcare provision; poor and precarious housing conditions; harassment and fear of violence; lack of access to health, family planning, education and water and sanitation services; and lack of energy supplies.

There is a need for the development of a policy to address urban poverty, recognising that the urban poor face different issues to the rural poor. The concerns and needs of poor urban women should be a high priority within this.

Poverty-alleviation efforts have been severely hampered by implementation problems at local government level, where there is a weak capacity for service delivery, social mobilisation and structural reform.

There is a need for capacity building at local government level with respect to poverty alleviation efforts. Gender training in local government training institutions is also a priority if the implementation of poverty alleviation efforts is to take account of gender inequalities.

Specific poverty alleviation programmes aimed at women (food-wage employment schemes and feeding programmes) are limited in coverage and restricted to certain seasons. Women are often expected to engage in physically highly strenuous activity. Child-care facilities, even where budgeted for, are often not provided, with the risk that girl children will substitute for mother's labour in the home.

These schemes lack a development focus or mechanisms for integrating women beneficiaries into long-term development activities, e.g. through skills-training, savings programmes and building up women's asset base. Wages are low in relation to calorific requirements and are thought insufficient to shift beneficiaries out of the hard-core poor category. Wages are often discriminatory by gender, although this has no clear basis in productivity differentials.

Gender differentials in wages and the adequacy of remuneration overall needs to be reviewed in employment schemes. Provision of child-care should be automatic. Greater diversity of activities should be promoted and clear mechanisms established for the integration of women into longer-term development activities, e.g. through the development of their asset base. Greater involvement of NGOs and use of the group mechanism could be developed in poverty alleviation schemes.

Credit

Another major strand of poverty alleviation focused mainly on women is the provision of special credit programmes. Women have become a priority target group within these programmes and poor women's access to loans has increased markedly over the 1980s. Overall, around two million women benefit from special credit programmes, the majority through the Grameen Bank, BRAC and the Rural Poor Programme of the GoB. The percentage of credit awarded to women is now proportional to their membership. These changes partly attest to the high repayment rate of poor rural women compared to men.

At face value, this expansion of special credit for women is a highly favourable development. However, the increasing concern with credit performance, coupled with donor interests in seeing the development of self-sustaining credit programmes, has prompted a shift in organisational priorities away from social development goals. The race to expend credit operations may be occurring at the expense of more qualitative programme inputs into structural and attitudinal change in gender and class relations. Targeting has been relaxed and there is evidence that better-off women may now form a higher proportion of loanees. Training and institution-building components of special credit programmes are being curtailed or deprioritised.

As credit availability expands, women are borrowing beyond their absorption capacity, increasing the risk of loan diversion or appropriation by male family members.

Research is needed to investigate the extent of loan diversion and appropriation by men, the circumstances under which this occurs and its consequences for women. Policy responses are also called for to enhance women's capacity to retain control over loans.

The persistent constraints on women's productivity and particularly their lack of access to markets mean that the productivity and profitability of women's investments are still lower on average than those of men. Some programmes have made inputs into improving women's productivity and increasing their participation in non-traditional activities, but none offer facilities to improve women's access to markets.

More concerted investment is required in credit programmes into raising the productivity of women's work and diversifying it into non-traditional areas. This requires provision of new skills and technology, but also close monitoring of loan use and support of women's control over loans.

Natural Resources Management

The majority of the population in Bangladesh, but particularly poor rural households, are highly reliant on the natural resource base. The depletion of forest resources is a

growing phenomenon and common property resources in some areas have been severely degraded. Localised and seasonal shortages of fuelwood have serious time, energy and expenditure and cost implications for women. These implications will vary by socio-economic group, however, with women in better-off households able to draw more on agricultural by-products. Where women are compelled to move beyond the homestead to collect fuelwood, they also incur the social costs of community disapproval for breaking purdah.

Women are largely responsible for tree cultivation within the homestead. Beyond the homestead, tree growing is largely a male preserve. Gender preferences in choice of species, tree cultivation techniques and management practices are thought to exist but there is little evidence on this.

The promotion of tree and shrub species which can be managed and accessed by women (i.e. planted within or adjacent to homestead areas) and which fulfil multiple purposes (fuelwood, consumption needs, house construction, sale etc.) is vital. However, baseline information on the relative rights, interests and opportunities of women and men in relation to the natural resource base is a prerequisite to understanding gender-specific preferences.

A number of afforestation schemes currently in operation are targeted at women, but little information is available on these. Evidence from elsewhere shows that women's participation in such schemes is seen largely in terms of labour inputs.

There is a need to reward women's labour inputs in afforestation schemes and to promote their involvement in decision-making and longer-term control over products and assets.

Recent studies of the fisheries sector in Bangladesh have shown that women's involvement in coastal fisheries and freshwater aquaculture is higher than previously thought. There are current government proposals to greatly expand the output of the inland fisheries sector. However, there are environmental conflicts and trade-offs involved in the use of water resources for aquaculture and agriculture. Environmental damage has already been observed as a result of the expansion of shrimp farming. This may negatively affect women given their dependence on the natural resource base.

Future productivity in the fisheries sector will depend on recognition of the way in which macro-level processes of environmental change impact at the micro-level. Awareness of the role of women in the fisheries sector (and the social relations within which they operate) is fundamental to understanding these linkages.

Women are primarily responsible for the provision and transport of domestic water in Bangladesh. In spite of considerable expansion of water provision in recent years, this has been mainly focussed in rural areas. Urban slum areas have been neglected, such that women in these areas face numerous problems in accessing water.

Progress in sanitation provision, a high priority for women in conditions of purdah, has been limited. Affordability and differences by gender in the willingness to pay for sanitation provision, may severely constrain efforts to expand sanitation provision.

Currently, an integrated approach to water and sanitation provision is being pursued by Government, combining new water supplies, the installation of latrines, improved sanitary practices and health education. Within this approach, women are considered a special target group and particular emphasis is placed on training women in the maintenance of community water facilities.

In promoting the participation of women in community water projects, care must be taken not to replace paid labour of men with unpaid labour of women.

Improved sanitation provision in Bangladesh is a high priority from a health perspective. It is also probably a much higher priority for women than men. Assessments of household willingness to pay will therefore probably not reflect the importance attached to sanitation provision by women.

Gender-based preferences relating to the location, quality, quantity etc. of water and sanitation services should be considered in their design.

Bangladesh is prone to a variety of recurrent environmental problems such as floods and cyclones, which have gender-specific impacts. Death rates of women in the aftermath of the 1991 cyclone and flooding were higher than those of men. This has been attributed to a variety of causes, including lack of purdah in shelters; women being abandoned to look after property by men; women's lack of mobility because of dress and other restrictions; and women's lesser nutritional status and physical strength. Many deaths were attributed to the lack of shelter strong enough to withstand the cyclone and poor housing conditions may have particularly affected women, as female-headed households, or as those left in the home.

Priority should be given in rehabilitation efforts to the provision of female-headed households with strengthened housing facilities.

Information and warning systems about impending disasters should be improved, with a particular focus on informing girls and women.

Women's access to relief supplies and health care provision were restricted following the 1991 cyclone. Many women refused to seek medical care because medical personnel were largely male. Available equipment did not meet the needs of women who had lost breastfeeding infants or suffered miscarriages.

Measures should be taken to ensure that female medical personnel are available in emergency situations and that equipment such as breast pumps is supplied in sufficient quantities.

Education

Bangladesh has low overall school enrolment and literacy, particularly above primary level, and marked gender disparities in enrolment, literacy and drop-out. There has been considerable improvement in recent years in girl's primary enrolment. Above primary level, female participation in education remains very limited.

Low overall school provision, particularly of single-sex facilities and appropriate sanitation, dormitory etc. provisions for girls, may be a constraint on expanding female attendance, particularly above primary level. Girls may be deterred from attending where they have to travel considerable distances to school. The lack of vocational training facilities for women is particularly marked.

There is a need to extend the availability of vocational and technical training facilities for young women, possibly through the further creation of new institutions. Adequate sanitation and dormitory arrangements and security provisions should be made at school facilities.

Other 'supply side' constraints include: the low representation of female teachers; the inflexibility of school schedules; and the lack of relevance of the curriculum to girls.

Parents may have low incentives to send their female children to school because of expectations related to marriage and poor employment prospects. Marriage, or the need to conserve girls' reputations prior to marriage, is a major contributing factor to the drop-out of girls. The lack of economic opportunities for women means that parents are reluctant to invest in female education on which they will see little return.

Policies to improve female education need also to address the constraint imposed by poor employment prospects.

The indirect private costs of education and opportunity costs of female labour are other reasons for non-attendance of girls, particularly in poor households. In particular, girls substitute for mother's labour and/or childcare in the home where mothers are working due to pressures of poverty.

Measures should be taken to reduce the opportunity cost of female education, e.g. through provision of child-care facilities close to schools.

Nevertheless, NGO non-formal education programmes have demonstrated that poverty is not necessarily the major constraint on female attendance and that a combination of conditions can be created to encourage female attendance.

Greater involvement of NGOs in non-formal education provision could be encouraged (e.g. in programmes linking health, education and economic issues, or income generation, pre-school care and adult education) but programmes must ensure that a bridge into the formal sector is provided.

A number of measures have been introduced in Bangladesh to improve girl's access to education, including: subsidies and scholarship schemes; free education up to a certain

level for girls; increased recruitment of female teachers; and increased out of school provision. It is not clear, however, what marginal impact different measures have on reducing disparities. Packages of measures are generally thought to be more effective than single measures.

The continued existence of a gender gap in education requires further concerted efforts, particularly in the adoption of specific targets, institutional mechanisms and budgetary allocations to redress gender differentials.

Possible further measures include: yearly targets for increased female enrolment and procedures for monitoring this; increased provision of satellite schools; feeding programmes in schools; adjustment of class schedules; extension of scholarships for girls at secondary level; and curriculum revision, including to remove gender bias.

Raising the recruitment ratio of female teachers will require attention to tissues of relocation of accommodation and safety.

There is a need for programme-related research to monitor the effects of different measures on reducing gender constraints to education.

Health

The maternal mortality rate in Bangladesh remains very high. Overall, female mortality rates are higher than those of men, the major causes of female mortality being obstetric complications, infectious diseases and injuries sustained in accidents, or suicide and homicide, the latter partly attributable to a rising incidence of violence against women (see below). Many deaths due to obstetric complications and disease are preventable with appropriate care, but health facilities are lacking and few women are attended at childbirth.

There has been considerable criticism from a gender perspective of the overarching priority given to population control in Bangladesh, at the expense of a more comprehensive and gender-sensitive primary health care provision.

There is a need to reorient donor and government health policies towards greater emphasis on health provision, especially women's health, beyond a sole focus on reproductive concerns.

Bangladesh has a commitment to PHC but provision of health services remains inadequate especially in rural areas. Since the late 1970s, there has been considerable expansion of rural health facilities. However, health budgets are still biased towards hospital facilities rather than rural delivery systems, unlike family planning services. Utilisation of services is very low consequent on frequent staff absences, lack of supplies and poor quality of care. The majority of the population, including a proportion of the poor, use private facilities.

There is an urgent need to improve the quality of care in rural health facilities. Budgetary reorientation is required to give great emphasis to distribution systems and salaries and to rural facilities. Such measures should precede any attempt to introduce cost recovery.

Differentials in utilisation rates by gender are difficult to ascertain because of a lack of systematic monitoring. Women are more likely than men to attend Union Family Health and Welfare Centres because they are closer. Men are more likely to attend government facilities than women in rural but not urban areas and are more likely than women to attend non-government services in either location. Diversion of medical supplies for MCH use to male outpatient care was noted in one study.

Better monitoring of utilisation rates by gender is required. This is especially important in the context of any attempt to introduce cost recovery.

Recognition of the links between maternal and child health suggests the need for a great focus on women's health in integrated facilities. The opportunity of women visiting health centres with children should be used to routinely monitor women's health.

Nutritional surveys show a high prevalence of malnutrition among children in Bangladesh. Female children fare worse on all indicators, including stunting, wasting and underweight measures. The latest child nutritional status survey found few statistically significant differences by gender and thus discounted the need for any special feeding programmes targeted at females. Evidence cited elsewhere in this paper contradicts this view, showing clear gender differentials in calorific intake and nutritional status as well as access to health care. Lower birth-order daughters may be the most at risk.

Further consideration should be given to the need for feeding programmes targeted at women/girls. The introduction of such schemes should include measures to prevent leakage and ensure that further household resources are not diverted away from girls or women.

The infant mortality rate in Bangladesh declined in the 1970s and 1980s but remains one of the highest in the world. The rate for females is higher than that for males. Child death rates also show higher rates for girls than boys. Infant and child mortality rates are higher in rural than urban areas but some data suggest very high rates in urban slums. Infants and children, as well as adult women, are particularly susceptible to increased mortality at times of environmental disaster.

A rapid increase in immunisation coverage in the late 1980s is expected to have a major impact on infant and child mortality. However, some problems have been reported, including drop-out after the first injection, lack of integration with other health provision, and poor communication skills of vaccinators.

Retraining of vaccinators in communication skills is a high priority for the future extension of immunisation programmes. Improved integration of EPI with other health delivery systems may reduce the problems of drop-out and have other potential spin-offs.

Gender bias has been identified in the reporting of illness. Girls are less likely to complain until their symptoms become unbearable and less likely to receive treatment until their illness is visible.

Special monitoring and awareness-raising may be needed about girl's health problems.

Recent years have seen a decline in the total fertility rate in Bangladesh from over 7 in 1970 to below 5 in 1990. This has been accompanied by a rapid rise in contraceptive usage. This fertility decline has given rise to considerable controversy, which has differing policy implications, depending on the view taken. It is now widely argued that fertility decline can be brought about across all social groups without major socio-economic change, through the effective supply of contraception. Alternative views suggest that fertility decline is caused by different socio-economic mechanisms according to social group.

Current promotion of modern contraception techniques has many drawbacks, i.e. the overemphasis on single methods, rather than informed choice within a range of methods; inadequate counselling about the nature of clinical procedures, possible side effects and long-term risks; and a lack of provision of follow-up or care in the event of complications. Family planning workers, in targeting their efforts almost exclusively on women, may be putting undue psychological and social pressure on them.

Contraceptive services should be delivered in the context of a proper structure of care and support. There is a need to re-orient contraceptive advice and delivery towards men as well as women.

A further cause for concern in the promotion of modern normal contraception (particularly the pill) is that it may reduce the effectiveness of lactation as a birth-spacing strategy, offsetting gains made in fertility control. This may also have negative affects on infant and child nutrition, where intensity or duration of breast feeding is reduced.

Better understanding is required of the links between usage of traditional and modern contraceptive methods. There is a need to preserve the positive features of traditional methods.

The Matlab project has been a major focus of family planning interventions and fertility related research since the 1970s and is widely promoted as a model of the integration of MCH and FP services. However, critics argue that this integration has occurred at the expense of the MCH component. Its success compared to government family planning services is due in large part to the much higher ratio of workers to

population which enables better care, follow-up and closer contact with clients than in government services.

Political participation and institutions

In spite of various affirmative measures to increase women's participation in decision-making bodies, gender differentials in participation persist. Reserved seats for women in Parliament, at the various levels of local government and in public service exist, but these quotas may not be filled. Where they are, women are often seen as political appointees serving particular interest groups, or else they adopt a passive role. Women who have achieved leadership positions have often done so largely due to their connections with powerful men.

Women's activist groups and women's wings of political parties have taken different approaches to women's issues, depending on their political orientation and social composition. Women's activist groups and political women's organisations tend to be urban-based and middle-class. However, there are also numerous instances of rural women mobilising to voice demands, tackle local power structures, or protest against various manifestations of gender-based oppression, such as the dowry system and violence against women.

The Government commitment to WID has created a space for women to organise in rural development and other NGOs. There has been a rapid growth in the numbers of both women field workers and grassroots women's groups. However, there is increasing recognition of the problems faced by women field workers in NGOs, including the risk of physical attack and intimidation, most recently by Islamist forces.

There is currently a rise in public agitation and pressure on government to curb the activities of women in the public sphere who are seen as challenging Islamic prescriptions, particularly journalists and female field workers. Many NGOs now have to organise a mediation by village leaders before women are allowed to work for them. Although some women's activist groups have been vocal against these forms of harassment, concerted action by NGOs in this areas has been lacking.

There is a need for more concerted action by NGOs and supporting donors to protect women field workers from intimidation, harassment and attack.

Pressure should be brought to bear on the GOB to cease any arrests of women on religious grounds and to release those currently under arrest.

Legal rights and institutions

Multiple legal systems operate in parallel in Bangladesh, such that contradictions arise relating to the rights and status of women. Personal status laws which are derived from different religious traditions differ as between the Muslim, Hindu and Christian communities. These laws concern areas such as marriage, divorce and inheritance,

which are key to determining women's status and bargaining power within household and family structures.

Although certain (albeit unequal) rights are accorded to women under existing legal systems, this also needs to be viewed in the context of prevailing social institutions. Within institutions such as the shamaj (the dominant social institution at community level) women's interests are submerged in the playing out of social, economic and political tensions between dominant males in the community. In urban areas, the influence of the shamaj has declined.

Illiteracy and ignorance of the law prevent women from claiming what legal rights they do have. The construction of women as dependants and the norms of purdah means that they are unlikely to approach outside authorities without male mediation. More importantly, socio-economic constraints prevent women from exercising their legal rights because of limited options. For example, divorce is rarely instigated by women, not only because of women's relative lack of rights in this area but also because the prospects facing women following divorce are bleak. Similarly, women rarely claim their rights to inheritance under Sharia't Law, exchanging them instead for continued visiting rights to the parental home, or ceding them to brothers in the hope of support in old age.

Government legal aid provision in Bangladesh is negligible. There are a range of NGOs which provide legal aid services for the poor, and some specifically for women. However, a number of organisations purporting to offer legal aid lack the capacity to provide these services in practice.

In the short-term, more systematic monitoring and assessment of the quality of the legal aid provision which already exists is needed. In the longer-term, there is a need to extend the provision and accessibility of legal aid services, particularly to poor women. Specialist NGOs providing legal services for women require support as do women's organisations lobbying for legal reform.

Women are often reluctant to pursue claims in the judicial system, partly due to long delays in the judicial process, financial constraints and a lack of confidence that justice could be obtained within the system.

Help with legal and related expenses (e.g. costs of medical examination in rape cases) and reductions in the time taken to pursue litigation are important ways to restore women's confidence in the legal process.

Human rights: violence against women

There are few studies on violence against women in Bangladesh. Moreover, the occurrence of violence is far more widespread than reporting suggests, because women are reluctant to report attacks. The incidence of violence against women is thought to be rising.

Violence against women takes various forms, including wife battering, murder, rape and abduction. The battering of women is widespread within the household. Often this appears to serve as an outlet for male frustrations in the face of growing poverty and inability to fulfil their role as provider. It is also used as a 'punishment' for women who fail to meet husbands demands and is often perceived by women as well as men as a deserved response to female transgression.

Murders are thought to be frequently related to dowry demands and/or to be the culmination of severe beatings. Deaths are often arranged to look like accidents or suicides. A rise in violent attacks on women by strangers has been reported, which may be a response to perceived female transgression of the boundaries of purdah, provoking male outrage.

Rape evokes the greatest feelings of social shame among women and often leads to social ostracism. It is therefore least likely to be reported of all forms of violence. Large-scale rape has been noted against tribal women at the hands of military personnel and in the aftermath of the 1991 cyclone, when women were at their most vulnerable.

Since the 1980s, various legal provisions against violence against women have been in existence, which carry stiff penalties, but in practice convictions for rape or other violent crimes against women are rarely made. This is because women are unaware of their rights; because legal institutions are male-dominated and unsympathetic to women; and because of the onus of proof or legal loopholes. Women themselves lack the capacity and support to initiate cases and may fear reprisals.

Numerous women's activist groups in Bangladesh have attempted to work around issues of violence against women, publicising and organising around specific cases, through legal awareness work and conscientisation of both men and women on issues of gender violence. Government has provided some shelters for battered women, as well as counselling services, but the relevance of shelters to women who lack the economic, social and psychological means to leave their homes has been questioned.

Development programmes aimed at women

The Government women's machinery came into being in the post-Independence period in Bangladesh. In 1990, the status of the existing office was upgraded to that of a Department within the Ministry of Social Welfare and Women's Affairs. However, the Department is still beset by considerable institutional weaknesses. The general orientation of the Department is welfarist, dating back to the inception of the Government machinery as the Rehabilitation Board following the Independence war.

In the Fourth Five Year Plan (1990-1995), integration of women into the 'mainstream' of development became an explicit objective for the first time. However, mainstreaming was interpreted in a reductive way, leading to the rhetorical inclusion

of women across all sectors, rather than a rethinking of broad policies and a conceptual challenge to the overall framework of development planning.

More concrete and concerted strategies are needed for mainstreaming gender in development planning, including the reconsideration of broader policies (e.g. on liberalization, industry, employment and human resources development) from a gender perspective. Gender considerations need to be built into the design and application of planning tools.

In terms of budgetary allocations, it is only the social sectors which contain significant expenditures explicitly aimed at benefiting women. These sectors receive a small, though increasing, share of the Government budget.

Women-related or -focused projects are scattered across different sections of the Government administration. There is no co-ordination or overall monitoring of these projects to identify gaps or weaknesses. Some Ministries, such as Agriculture, Industry, etc., have few, if any, women-related projects. Government projects for women have a strong bias towards income generation and population control.

Specific mandates for areas of intervention and for reaching particular targets relating to women are required, with clear delineation of responsibilities across Ministries and requisite budgetary allocations. Progress and targets should be subject to ongoing monitoring.

The Department of Women's Affairs itself implements a range of programmes and projects for women, mostly donor financed. In general these projects are urban-based and focus on the provision of buildings (such as day-care centres, shelters, etc.). Programmes for rural women are usually based on income generation/credit provision. Some legal rights training and leadership training has recently been added to credit programmes. Projects tend to be small in scope and isolated. Overall, the impact of DWA projects on poor rural women is minimal.

DWA has had little impact to date at the level of policy advocacy, but there have been some new initiatives here, for example, the setting up of focal points for women's development in other Ministries. It is too early to make an assessment of this, but the lack of sympathy and understanding of Government officials towards development issues generally, and gender issues specifically, may reduce the impetus of this measure. The institutional weakness of DWA within the Government hierarchy may also undermine its co-ordinating role. Some capacity building efforts are underway for the Government women's machinery.

Overhauling of the Government institutions related to WID is required including: redesigning of WID/gender training programmes of officials to link them to problems faced in the field; and an increase in the information base of the Department of Women's Affairs. Donor evaluations should be routinely supplied to DWA. The focal point mechanism may need to be reviewed and strengthened.

A change in orientation on gender is required, away from an incrementalist welfare approach to a more central focus on gender in the political mainstream. NGOs and women's organisations need to step up their lobbying of Government, Parliament and political parties on this issue.

Similarly to those of Government, most donor efforts aimed at benefiting women are project-oriented and concentrated in the social sectors. Social sector spending, within overall aid disbursement, has been relatively limited. Population control and income generation have been dominant areas of donor financing aimed at women.

The range of NGO activities relating to women in Bangladesh is very broad and the approaches taken widely varying, ranging from credit-plus-services approaches to empowerment and conscientisation. Nevertheless, credit and health-related activities appear to be dominant among NGO programmes for women.

The employment practices of NGOs and male biases in their structure, staffing and organisational culture are important issues in the effective implementation of gender policy.

It is critical to invest in women's capacity to exercise positively their powers of discretion, in mediating the relationship between development institutions and their clients/members. NGOs and Government institutions need to address the constraints on the effectiveness of women development workers in providing leadership in women's interests at the level of programme implementation. Links need to be strengthened between women workers and beneficiaries; mutual support mechanisms are needed for women development workers; management structures and practices need to be reviewed in order to create environments where women development workers can be effective; and retention of women staff needs to be improved.

Appendix 1: Terms of Reference/Scope of Work

WID Strategy Development: background paper on the situation of women in Bangladesh

Background

1. The promotion of the "social, economic, legal and political status of women in developing countries" is an ODA departmental objective for 1993. In pursuit of this objective, WID strategies for ODA programmes of support in selected countries including Bangladesh, are to be developed.
2. The development of the strategy will follow 4 steps;
 - i. the preparation of a background paper containing a gender analysis of the current situation in Bangladesh as it bears upon the achievement of ODA's WID objectives;
 - ii. a detailed gender-based review of ODA's current programme of assistance to Bangladesh, including both current and pipeline projects;
 - iii. the development of a strategy paper for the overall ODA support programme;
 - iv. the preparation of short, tactical papers setting out programmes of action for ODA support in each of the main sectors to which support is, or will be, given.
3. These terms of reference refer exclusively to step (i).

Outputs

4. The background paper will:
 - i. provide a gender analysis summarising the comparative situation of women in Bangladesh, with particular reference to their social, economic, legal and political status;
 - ii. identify priority issues for research and possible development assistance to address gender inequalities in relation to employment, income and welfare; natural resources management; access to social service provision; political representation; legal and human rights;
 - iii. summarise the extent, scope and effectiveness of current government, NGO and donor-supported projects and programmes specifically aimed at improving the position of women in Bangladesh.

5. A background paper will be produced based on a review of published and unpublished literature and any other sources of information to which the consultant has access, including 'grey' literature from other donors. The main text will be between 10,000 and 15,000 words in length; in addition an Executive Summary will be included and appendices containing technical information as appropriate.

6. The report in hard copy and on a 3.5" floppy disk in WordPerfect 5.1 format, will be submitted to the Aid Management Office, Dhaka, through the Social Development Adviser.

Input

7. The consultant will deliver a first draft on the basis of not more than 30 days of BRIDGE time by 7 March at the latest. Up to 5 further days will be allowed for the production of a final draft, to be submitted within 2 weeks of the receipt of ODA's comments.

8. The consultancy will be undertaken by the Briefings on Development and Gender (BRIDGE) service, Institute of Development Studies, University of Sussex. A local Bangladeshi researcher will be involved in the preparation of the review, in particular the summary of current GoB, NGO and donor projects (para 4 iii). BRIDGE will retain the overall management and will produce a composite report covering all 3 sections outlined in paragraph 4 above.

Appendix 2: Changes in the reporting of women's economic activity

The under-reporting of women's economic activity, common to all countries, is particularly acute in the case of Bangladesh, because the social institution of purdah is so pervasive. The intertwining of household work and household farm production, whereby many Bangladesh women still define themselves as housewives; the reluctance of women to identify themselves as job seekers (and therefore the low probability that they will appear in the unemployment statistics); and definitions of activity based on primacy of occupation are among the major factors which have led to under-reporting of female economic activity. (BBS: 1992.)

The most recently published labour force survey from 1989 (BBS, 1992) differs from previous ones in that all economic activity of more than one hour a week, including that within the home (but excepting 'housework'), has been accounted for. The methodology for collecting the data has been considerably overhauled, particularly through the use of multiple activity schedules, rather than direct questioning about who works or does not work (Salahuddin, 1992). Earlier census and manpower survey data had not only seriously underestimated women's economic activity, but women's activity rates also displayed a considerable degree of variation over time (with a trend to decline) whereas men's activity rates appeared fairly stable. The fluctuations in census and other dataset results from the 1960-81 period probably result from shifting definitions or interpretations of key words, rather than reflecting actual variation (ibid: 1992).

Revisions to data definitions and collection methods have led to a huge jump in the official statistics on labour force participation generally, largely accounted for by a massive apparent increase in female labour force participation. Current data therefore cannot be directly compared to previous datasets. This makes it difficult to establish clear trends in women's economic activity overall as well as in different sectors, occupational groups or employment statuses.

However, even in the modified approach of the 1989 Labour Force Survey, 'housework' is still excluded from definitions of economic activity, such that data show that, overall, men perform more hours of unpaid family labour than women. This does not accord either with time budget data from micro-studies (Hamid, 1988 and Chowdury, 1983, cited in Rahman, 1992), or with the experience of many researchers in the field. Hossain et al (1988) and Chen (1986) delineate gender divisions of responsibility for household maintenance work. Tasks for which women are considered responsible (although children may be heavily involved in assisting mothers) are: collecting water, fuel, cooking, child care, cleaning and maintaining houses, including repairs, and making stoves and other household utility items.

Appendix 3: Adjustment policies and economic performance

Stabilisation policies were introduced in Bangladesh in the late 1970s, but major IMF assisted adjustment programmes began in Bangladesh in the mid-eighties (1986/7) (Grande, 1993). Prior to this, policies of industrial and trade liberalisation had begun to be introduced. A New Industrial Policy (NIP) was introduced in 1982 and revised in 1986, involving privatisation of state enterprises and reducing state involvement in manufacturing from 80 percent to around 45 percent (Khan, 1993). A further 40 government owned firms were scheduled to be sold by June 1993 (Grande, 1993).

IMF (1991) reports the main poverty-related measures under the two adjustment programmes SAF (1986/7-1988/9) and ESAF (1990/1 to 1992/3) These included: removal of subsidies on food obtained through the public distribution system (in order to reduce budgetary costs); increase in administered prices particularly for energy and transport services (in order to increase financial viability of public enterprises); increased excise taxes on certain categories of goods, e.g. sugar, tobacco etc. More broadly, the measures adopted under adjustment include: fiscal deficit reduction; increasing the role of the private sector (particularly through privatisation of state enterprises) and trade policy reform including devaluation, import liberalisation and export promotion (Grande, 1993).

Overall, economic performance in Bangladesh has been weak in the 1980s, including during the adjustment period. According to World Bank (1990a), industrial growth has been sluggish due to the over-regulation and over-protection (particularly through import barriers) of industry and the lack of development of financial markets. Khan (1993) also reports weak industrial performance, partly related to declining credit availability and to poor investment overall. Investment:GDP ratios declined from 15.9 percent in 1980/1 to 11.6 percent in 1990/1. Overall per capita GDP growth has also been weak under adjustment, at 0.69 percent per year in 1986-90 compared to 2.0 percent from 1973-85. Low agricultural growth has been partly attributed to increased costs as a result of subsidy removals as well as to a reduction in the share of agriculture in public expenditure from 33 to 23 percent over the 1980s (Khan, 1993). Privatisation of agricultural services has led to shortages of inputs in some remote areas (Grande, 1993). Whilst exports have grown rapidly over the 1980s (by an average of 7.6 percent annually), imports have grown more rapidly. Moreover, Bangladesh is highly reliant on a narrow range of exports which are vulnerable to trade barriers in overseas markets (e.g. garments) or competition from other producers (e.g. shrimps). The prospects for the garments industry in particular - and therefore for women's manufacturing employment - are highly reliant on new trading agreements under the Uruguay round of GATT. (Grande, 1993; Khan, 1993).

Appendix 4: Fiscal measures and poverty alleviation policies under adjustment

Under adjustment, 'expenditure on social programs remained limited ... Current and development spending was limited to 2 percent of GDP for education, 1 percent of GDP for health and population control and 0.5 percent of GDP for relief and welfare' (IMF, 1991: 10.) Cost recovery measures in health and education have been recommended by the World Bank under adjustment (World Bank, 1990b), but it is not known whether, or to what extent these have been implemented. Such measures potentially risk further exacerbating existing gender biases in access to social services (see section 4). Fiscal policy under adjustment has not led to reductions in current expenditure on poverty alleviation programmes, but capital expenditures have fallen considerably, with potentially negative implications for future growth and employment generation (World Bank, 1990b).

Recently, perhaps in recognition of the negative impact of adjustment, a three year Core Investment Programme (CIP) has been established in Bangladesh, for poverty alleviation, human resource development, infrastructure and other social projects and which is to be protected from ad hoc budgetary squeezes. (Grande, 1993).

A major revenue raising measure under recent adjustment efforts was the introduction of VAT in 1991/2 (Grande, 1993). This has resulted in indirect taxation becoming a more important source of revenue than income taxes. Tax evasion in Bangladesh is widespread and there is a political resistance to taxing the rich. Whilst the very poor, including poor women, are unaffected by income taxes, they will be disproportionately hit by indirect taxation. (Grande, 1993).

Under adjustment, there has been a shift away from generalised food subsidies through monetised channels to open market operations. The former were perceived as urban biased, making marginal contributions to reducing the costs of household consumption and ineffective in reaching the poorest (World Bank, 1990b). Nevertheless, the removal of food subsidies may increase the vulnerability of some social groups, particularly the urban poor.

Non-monetised channels of food distribution (e.g. Food for Work and Vulnerable Group Development Programmes) specifically target women in providing food- wage employment for infrastructure development and rehabilitation and by providing direct food transfers. However, such schemes probably only reach a tiny minority of poor women. It is also not clear how poverty alleviation schemes of this kind relate to assessments of the differential impact of broader economic policy across social groups.

Expansion and/or reform of FFW and VGD schemes has been undertaken under adjustment, including the addition of literacy and skills training components, though no clear details are available on increased expenditure or new approaches to targeting women. A greater involvement of NGOs in such poverty alleviation programmes is likely in the future. (IMF, 1991).

World Bank (1990b) evaluates government poverty alleviation efforts, in the context of broader fiscal measures under stabilisation. Expenditure on human resource development is very low and the poor do not in fact benefit most from expenditure on education and public credit provision - benefits in these areas tend to be disproportionately captured by the better off. Moreover, coverage of subsidised credit programmes and of government health services remains low as a proportion of the poor, the former reaching around 20 percent of the rural poor, the latter around 30 percent of the population, of whom the majority are poor.

Special credit programmes, especially those targeted at women, are limited by the low rates of return on traditional activities and by high operating costs. Expansion of traditional activities may also saturate markets and further reduce their profitability. World Bank (1990b) recommends the greater involvement of non-government agencies in credit provision. For government credit programmes, consolidation of existing programmes, reduced group size, separate programmes for women, strengthened non-credit activities and improved co-ordination are recommended. (See section 3.4 for a more comprehensive assessment of special credit programmes).

More radical poverty alleviation measures, such as land reform, are not viewed as realistic by either the IMF (1991) or other commentators (e.g. Kramsjo and Wood, 1992), largely for political reasons. Wood and Kramsjo (ibid) recommend a strategy of increasing control of the rural poor over non-land agricultural capital, e.g. transport, irrigation and processing technologies.

Grande (1993) also recommends alternative poverty alleviation strategies, including: reduced defence expenditure; increase in revenue raising through taxing the rich; the insulation of social expenditure from public expenditure cuts, particularly pro-poor programmes; compensation programmes for those who lose jobs under adjustment; increased government expenditure on rural infrastructure and the improvement of poor farmers' access to services; **gradual** removal of subsidies; and the protection of subsistence production.

Appendix 5: Current poverty profile and recent trends

GNP per capita in Bangladesh is \$220 (1991) (Khan, 1993), making it one of the poorest nations in the world. Various profiles of poverty in Bangladesh exist, but these are limited by their reliance on single, or a narrow range of, statistical indicators, particularly income measures. There is increasing recognition of the multi-faceted nature of poverty and the importance of understanding qualitative aspects of poverty, rather than relying on quantitative indicators. Processes of impoverishment are also not captured in conventional statistical presentations. Most existing studies on poverty do not look beyond the household level and thus fail to examine gender differentials in poverty indicators or processes.

Static indicators

In 1988-9, there were 40.5 million rural (48 percent of rural population) and 10.8 million urban people (44 percent of urban population) living in absolute poverty, i.e. on less than 2,112 calories per day (BBS, 1991). (See Table 8).

Zillur Rahman and Sen (1993) give a higher rural poverty incidence at 55 percent in 1989-90. They differentiate into moderate and extreme¹⁰³ poverty, with 40 percent of the rural poor falling into the latter category (ibid). However, when income estimates are supplemented by information on household consumption expenditure, the figure for rural poverty incidence falls to 38 percent showing that 'expenditure saving activities carried out around the household using **surplus family labour** (emphasis added) and drawing on ecological common property reserves which are missed out in income estimations are quite important in the alleviation of poverty' (ibid: 1). This suggests that expenditure saving activities are mainly carried out by women and children, drawing on the natural resource base and implies that policies to protect and improve women's access to natural resources are a vital component of poverty alleviation strategies (see section 3.5).

The same study identifies two major features of poverty: insufficiency of income (described above) and vulnerability to crises (e.g. disasters, illness, insecurity), which is not reflected in conventional indicators. Incremental increases in income are overshadowed by lack of sustainability in income gains as a result of this vulnerability (ibid). Furthermore, vulnerability to crises is gender specific (see section 3.5.5 on environmental hazards, section 4.2 on health and section 5.3 on violence). Women's vulnerability is compounded by the fragility of households under conditions of extreme stress, their lack of independent control over resources and limited access to markets.

¹⁰³ Moderate poverty here means those households below the poverty line income (Tk. 4790). Extreme poverty is defined as 60 percent of the poverty line income or below. This is different to the 'hardcore' poverty category used in Table 8, which is based on 85 percent of poverty line requirements (less than 1805 Kcal/day/person) and where 60 percent of the rural poor fall into this category. The 'absolute poverty' category in Table 8 is defined by those consuming less than 2122 Kcal/day/person. The 'ultra poverty' category used in Table 10 represents a calorific intake of 1600 Kcal/day/person or less.

Poverty trends

Accounts of poverty trends in Bangladesh are somewhat conflicting, with some making a strong case for increasing pauperisation, whilst others present a more nuanced picture. Again these accounts are limited by an over-reliance on single year base-line statistics, which, because of their volatility, tend to distort the portrayal of trends.¹⁰⁴

Growing pauperisation in Bangladeshi society is most frequently illustrated by the increase in the numbers and the proportion of landless or functionally landless (owning or farming less than 0.5 acre) households. Table 7 gives data on the changing distribution of land holdings over the 1980s. In 1988-9, 53 percent of the population were landless or functionally landless, compared to 46 percent in 1983-4, 38 percent in 1975 and 18 percent in 1960 (BBS, 1991; Chen, 1986).

Data based on income and poverty line measures, on the other hand, show the proportion of the population in absolute poverty declining since the early 1980s. (See Table 8). The numbers of **rural** poor have correspondingly decreased. At the same time, the numbers (though not the proportion) of **urban** poor have grown since the mid-1980s, evidently due in part to increased rural-urban migration. At the same time, the numbers of 'hardcore' poor increased significantly in 1986-89, with the proportion of hardcore poor remaining static or rising slightly. Whilst rural poverty clearly remains the major issue, urban poverty is also becoming increasingly prominent and may particularly affect women (see section 3.3.4).

World Bank (1990b) suggests that despite some improvement in the early 1980s, the late eighties saw a reversal of improvements in the poverty situation, due to poor agricultural sector performance, insufficient targeting of development expenditures to poverty alleviation and the floods of 1987-8. However, Zillur Rahman and Sen (1993) give evidence that the **overall** rural poverty situation has improved over the period 1990-2, based on a representative sample survey of 17 villages covered by a 89-90 baseline survey.¹⁰⁵

The improvement over 1990-92 can to some extent be explained by a lower incidence of natural disaster related crisis over this period¹⁰⁶. But other reasons are also given: firstly, an unbroken series of good harvests; and secondly the positive response of the rural poor to opportunities created by (a) structural changes in rural labour markets, (b) rural infrastructure creation and (c) targeted assistance. Most of the improvement was apparently attributed by the rural poor themselves to the structural changes, rather

¹⁰⁴ The use of moving averages would tend to give a less biased picture of poverty trends.

¹⁰⁵ This study is unsatisfactory in many ways, particularly in the short time period covered and its reliance on a single year baseline to determine trends. Moreover, the explanation for reduction in poverty over 1989-92 seems inconsistent with their own evidence, i.e. that there has been little shift in the 'extreme' poor category, in spite of a 37 percent increase in work input in this group.

¹⁰⁶ However, the 1993 floods may have had considerable effect on rural poverty due to asset losses and disruption of agricultural production causing employment losses (Khan, 1993).

than to assistance programmes. Increases of work input by the rural poor had occurred in response to changes in contractual arrangements in the labour market whereby a shift had occurred from casual (time rate) to contractual (piece rate) remuneration, allowing for 'fuller utilisation of all household labour'- suggesting a greater involvement of women in income earning labour, although it is not clear under what conditions. A shift to piece rate systems might imply erosion of gender differentials in returns to labour, where women's productivity is equivalent to that of men, but only if women have direct access to the same labour markets. It is also possible that, under piece rate systems, husbands are exercising greater control over wives' labour and its product.

The reduction in overall poverty described did not benefit all groups, however, Neither rural labour market opportunities nor targeted assistance have enabled the extreme poor to overcome chronic deficit status; positive changes have affected the moderate rather than the extreme poor. Also, underlying vulnerability to crisis, which can erode incremental gains, still remains, though somewhat lessened by labour market and infrastructural improvements. Health sector service delivery still has major weaknesses and 'insecurity' e.g. robbery, theft, is also a major factor undermining incremental income increases. These latter aspects of vulnerability to poverty particularly affect women.

Appendix 6: Inventory of Externally Funded Projects Targeted at Women (in thousands of USD)

<u>Project Title</u>	<u>Duration</u>	<u>Donor</u> <u>(Exec.</u> <u>Agency)</u>	<u>Total</u> <u>Comm.</u>	<u>Disbursement</u> <u>(in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Subsector: Employment Policy and Planning					
Manpower Employment Prog. Phase-II	88-92	UNDP UNV (BMET)	963	4 312	4 Assist Bureau of manpower, Employment and Training to expand self-employment schemes through skill training and credit to landless and women in particular.
BCSU Workshop on Women, Dev. and Leadership Development	91-91	ILO (BCSU)	3	3	Leadership and development training for women tea workers.
Subsector: Tertiary Education					
Training of Senior Nurses	83-91	UNDP	1510	79	Strengthen and upgrade senior nurses training centres in 18 Districts by training nurse teachers at Dhaka Nursing College and providing training equipment to district level.
Subsector: Technical and Managerial Education and Training:					
Swanirvar Management Training	88-92	UNDP (ILO)	634	88	Train 305 Swanirvar trainers to run courses for village women in management skills relevant to income-generation and self-employment at village-level.

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Mohila Polytechnic Institute	84-92	UNESCO (UNESCO)	1882	5	To provide technical and vocational education and training to women (Mohila Polytechnic Institute)
Nursing Advisory Services and Training	88-93	WHO (MOH&FW)	1645	45	Assist in the development of nursing manpower through educational programmes at the basic, post-basic and auxiliary levels; upgrading nursing services. (Directorate General of Health Services)
Training of Garment Workers (mostly women)	91-93	UNDP (BMET)	961	91	Assist the Ministry of Labour & Manpower & Companies to set up a comprehensive training programme for garment workers.
Subsector: Integrated Rural Development					
NGO Community based Services for Women and Children	88-93	UNICEF (WAD)	910	59	Create educational/employment opportunities for poor women through skill development and management training and access to credit facilities. Development of the role of NGOs in WID activity through community participation.
Community-based Integrated Rural Dev. Programme	86-93	USA/SCF (SCF)	6607	998	Decrease child mortality and improve the quality of life of population through: education, agriculture, income generation, skill dev. and credit, women's savings group formation, resource conservation, health and child survival.

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Academy for Rural Dev. (BARD)	90-93	UNDP (BARD)	755	285	Gender component in Masters' training programme is to develop 5 pilot income-generating women's groups.
Self-employment for Poor Rural Women	91-92	NET/DGIS (BSCIC)	4276	0	Organise rural women and provide them with support services.
Assistance to TARD	91-95	UNDP (MOLGRD&C)	460	48	Technical assistance for rural development will give special attention to needs of rural women.
Serajganj Integrated Rural Dev.	77-91	ASDB (BADC)	26000	124	To provide sustained growth in rural economy, and stimulate women's participation. Provision of basic services; health, income generation and others.
Subsector: Village and Community Development					
Vulnerable Groups Development	75-92	WFP (DRR)	282060	21404	Provide income-transfer to destitute women through provision of a monthly wheat ration; create income-generating opportunities combined with savings and access to credit; convey basic health and nutritional information and increase food intake. (Relief Min.)
Subsector: Export Promotion					
Second Sub-regional Workshop for Women	88-91	NOR/NORAD (ESCAP)	2	0	Enhance role of women in export sector of developing countries by providing women executives with comprehensive understanding of export trade and marketing techniques. (Dhaka Chamber of Commerce and Industry)

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Subsector: Social Legislation and Administration					
Gender Roles in Bangladesh	91-93	USA/TFF (BIDS)	144	110	Undertake three research studies on changes in gender roles in Bangladesh (BIDS).
Gender Forum within BIDS	91-93	USA/TAFF (BIDS)	211	0	Support for the Gender Forum within BIDS.
Integration of Women's Concerns in Development Planning	89-91	NET/DGIS (ESCAP)	86	0	Promote integration of women's concerns in development planning in Asia and Pacific. (Govt. of Bangladesh)
Management of Women's Information Centre	88-91	NOR/NORAD	596	0	Strengthen women's information network for Asia and the Pacific at its national, sub-regional and regional levels. (Govt. of Bangladesh)
Rural and Urban Dev. Project	90-91	NET/TDH-NL (TDH-NL)	1065	315	Improving socio-economic conditions of distressed mothers and children
Technologies for Rural Employment with Special Ref. to Women	90-93	NOR/NORAD (ILO)	892	245	Offer improved technologies for the generation of income and employment to rural women, enhance labour productivity and reduce drudgery and burden of rural women's work. Strengthen WAD and other inst. (Women's Affairs Department)
Symposium on Recruitment of Women Workers	91-91	ILO (MOL&M)	4	4	Raise awareness of GOB officials, particularly of the Ministry of Labour, about their role in promoting employment and conditions of work of women workers. (Min. of Labour and Manpower)

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Credit Programme for Self-employed Women	91-94	USA/TFF (MANBK)	200	70	Partial support for urban women's credit programme. (Manobik Shahajya Sangstha)
Gender Fund Bangladesh	91-92	CAN/CIDA (CIDA)	437	0	Contribute to the socio-economic, political and personal empowerment of women in BD. (Planning C)
Special Grant for Women's Activities	85-95	NOR/NORAD	665	153	Various activities aimed at women's participation in development.
Women-related Activities	86-92	NOR/NORAD (ERD)	330	233	Frame agreement with ERD to enable funds to be channelled to activities aimed at strengthening planning and implementation of WID assistance.
Urban Legal Aid Programme	90-92	USA/TFF (BNWLA)	50	25	Support for urban legal aid programme in Dhaka city slums and survey on women prisoners in Dhaka jails. (BD National Women Lawyers Association)
Subsector: Primary Health Care					
Community Food and Nutrition	88-93	UNICEF (DAE)	1225	87	Introduce health and nutrition messages to mothers whose children attend child nutrition units. (Inst. of Public Health Nutrition)
Urban Volunteer Programme	86-93	USA/USAID (ICDDRDB)	6500	519	Pilot study of feasibility and impact of using volunteers from the urban slums to deliver maternal health services to slum mothers.
Volunteers	84-94	BEL/BADC (ICDDRDB)	313	56	Mother and child health care in slum areas of Dhaka. (ICDDRDB)
Support to ICDDRDB	82-92	France	162	53	Nayargaon Centre for Nutrition, Maternal and Child Care. (ICDDRDB)

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Nurses' Training Centre	89-94	UNCDF (MOH&FW)	4581	1186	Improved provision of primary health care through construction of nurses' training centres in eight districts. (Directorate of Nursing Services)
Community Health Care Project/ICCO	89-92	NET/DGIS (MOH&FW)	845	297	Women's development and primary health care.
Storage of WFP Food Supplies	84-95	UNCDF (MORR)	1701	24	Prevent the deterioration of nutritional status of distressed women and children by minimising losses of food supplied by VGF.
MRTSP	90-94	SWE/SIDA	1395	178	Menstrual Regulation Training
Mother and Child Health Home Project	90-91	Den/DANIDA	3484	469	-
Women's Health and Dev. Prog.	91-94	UNICEF (BRAC)	3000	1074	Improve the health and nutritional status of the population esp. women and children. Prepare adolescent women for motherhood and leadership.
Assistance to Health Sector	91-92	UKM/ODA (MOH&FW)	659	193	Extend help in various health sectors such as midwifery, research into maternal morbidity.
Subsector: Immunisation and Other Disease Control Campaigns					
Expanded Programme of Immunisation	88-93	UNICEF (DHS)	46208	5591	Immunise 85% children 0-12 mths, women 15-45 yrs age group by 1990. (DGIS)
Control of Diarrhoeal Disease	88-93	UNICEF (UHC)	4436	1056	Increase women's awareness and knowledge of proper feeding practices during and after diarrhoeal episodes.

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
WUSC-ICDDR B Phase II	88-91	CAN/CIDA (ICDDR B)	4057	0	Support ICDDR B and maternal and child health family planning programme.
EPI	86-93	SWE/SIDA (UNICEF)	10700	2000	Immunise children under 1 and women of child-bearing age.
Subsector: Family Planning					
Population and Family Health Project - Phase III	86-92	NET/DGIS (MOH&FW)	8023	1069	Reduce fertility and infant mortality during third five-year plan period (MOH&FW)
Population Prog. III	87-91	GFR/GOVGE R (KFW)	35164	9053	Reduce pop. growth rate and infant mortality. Improve nutritional status of women and children.
Maternal and Child Health including Family	88-93	WHO (MOH&FW)	188	26	Improve maternal and child health services to reduce both maternal and infant mortality. (Dir. of Family Pl.)
Family Dev. Project	88-93	UNICEF (DSS)	3175	28	Establish and sustain groups of poor women to ensure their active participation in projects. Credit and primary health care components inc. (DSS)
Support to Family Welfare Visitors	90-92	UNFPA (GOB)	1200	563	Assist the GOB to improve quality of life, through reduction of population growth rate and reduction of mortality and morbidity of mothers and children. (DFP)
MR Project in BD	90-92	USA/TFF (BAPSA)	26	0	Support for research to reduce menstrual regulation rejection rate. (BD Assoc. for Prevention of Septic Abortion)

<u>Project Title</u>	<u>Duration</u>	<u>Donor (Exec. Agency)</u>	<u>Total Comm.</u>	<u>Disbursement (in 1991)</u>	<u>Project Objective (Beneficiary Institution)</u>
Mohammadpur Fertility Services and Training Centre	91-94	SWE/SIDA (MFSTC)	720	186	Help reduce rate of maternal mortality by improving standard of reproductive health care for women. (Family Planning Services and Training Centre)
TA for MCH-based Programmes	MR 91-94	SWE/SIDA	1182	429	Help reduce rate of maternal mortality by improving standard of reproductive health care.
Population III	86-91	CAN/CIDA (MOH&FW)	14458	1386	Assist three women's programmes: women's vocational training centre, mothers' clubs, NGO Swanirvar, BRDB women's co-operatives. (Swanirvar NGO)
Strengthening 14 MCWCS in Rajshahi	91-95	UNFPA (DOFP)	3151	229	Strengthen integration of maternal and child health and family planning services. (Maternal and Child Welfare Centres)
Fourth Population and Health	91-92	CAN/CIDA (IDA)	28842	0	Reduce maternal and infant morbidity and mortality. (Ministry of Health and Family Welfare)

Source: UNDP, Development Cupertino: Bangladesh 1991 Report, Dhaka, 1992.

Appendix 7: Fertility Decline in Bangladesh - the Theoretical Debate

A persuasive argument has been put forward that the fertility decline observed over recent years in Bangladesh is in large measure a response to the large-scale, state sponsored provision of contraceptive services, rather than to changes in underlying socio-economic determinants, which, in earlier fertility decline models, are usually posited as a necessary condition for fertility decline (ibid). In theoretical terms, this argument is a major challenge to long-standing views that 'development is the best contraceptive' (Kabeer, 1994).

A further aspect of this argument is that 'ideational change,' rather than economic factors, is a major impetus behind increased contraceptive use and therefore fertility decline. By this, it is meant that people's attitudes towards family planning change away from a fatalistic religiously based one (where God decides) to a framework where they can exercise more decision-making power (World Bank, 1992).

However, the supply-led explanation for fertility decline in Bangladesh, which basically rules out any economic causes of fertility decline, does not consider that the mechanisms for fertility decline may differ widely between social groups according to wealth/poverty criteria, even if the outcomes look similar (Kabeer, 1994).

According to the 'supply-led' theory, female education is only held to be important as a means of eroding barriers to effective contraceptive use. Other changes in women's 'status' (e.g. increased labour force participation), are held to be limited and therefore not to have had significant impacts on fertility (World Bank, 1992). Kabeer (1994) contests this, arguing that increased pressures on to work, and/or the break up of families, are possible downward pressures on the fertility of poorer women.

Kabeer (1994) explains fertility decline as a process which differs according to wealth- and poverty-related factors, pointing out variations in the fertility rate which are glossed over by Cleland. These variations give an inverted J shape, according to measures of wealth, with highest fertility rates among those in the middle, who have enough income/assets to afford and/or desire more children, but are less educated and therefore less likely to educate their children and/or use contraceptives. At the poorer end of the spectrum, for functionally landless families, children are less economically useful than those with sizeable landholdings. Moreover, in times of economic stress, family break-up among the poorest households may lead to a lack of certainty that children can be relied on to support parents. For women, this may be particularly acute, since where families fragment, they often assume responsibility for children, but are least sure of gaining any long-term benefits or security from this. By contrast, relatively wealthy families may reduce the number of children in order to invest more in their education.

Fertility decline may appear to be occurring across the board, but there are variations, with the wealthiest and poorest groups (especially) experiencing the greatest declines in fertility, but for different reasons. In this explanation, demand factors remain important, and the supply of contraceptives is a facilitating, rather than determining factor. The policy implication is that the supply of contraceptives alone will not

guarantee continued fertility decline and that development strategies which focus on poverty alleviation (if successful) may even increase fertility, particularly among the poorest groups.

Appendix 8: The Matlab Project¹⁰⁷

Background

The Matlab Project is a family planning ‘success story’ and is widely regarded as a model intervention for bringing about fertility decline in socio-economically underdeveloped areas, through the delivery of effective family planning services. Beyond this, the significance of the project is in generating research which has challenged the conventional wisdom about the determinants of fertility decline under conditions of socio-economic underdevelopment.

The Matlab Project was set up precisely to ‘test the hypotheses that a high quality family planning program (sic) oriented to fulfil the needs of potential consumers can increase the contraceptive prevalence substantially even under socio-economic circumstances not favourable to a small family norm’ (Nag, 1992: 7).

Matlab is a sub-district (*thana*) of Chandpur District in Chittagong Division. The Matlab Project is based around the ICDDR,B (International Centre for Diarrhoeal Disease Research, Bangladesh), a research centre on cholera and diarrhoeal diseases set up in the 1960s, to monitor morbidity trends. A Demographic Surveillance Survey (DSS) has been conducted in the area from 1966 onwards providing a sophisticated longitudinal database which has generated much research. Further, a census of the area was conducted in 1974 providing baseline data which has been used to monitor the impacts of the project over time.

Structure of project and services offered

The Matlab Project began in 1977/8 and integrated FP and MCH interventions (the latter consisting mostly of ORT/S and immunisation programmes), in the ‘treatment area,’ which covered 70 villages with a population of around 92,000 (out of a total sub-district population of 281,000 in 1981). A ‘comparison area’ of 79 villages was also delineated, with broadly similar socio-economic and demographic composition, excepting a larger Muslim population (which would tend to bias fertility in the control area upwards, although this is not thought to have significantly affected results). FP services were begun in all four ‘blocks’ of the treatment area in 1977, with MCH services introduced progressively in different blocks over the late 1970s. Government FP services operated in the comparison area, but no project services, excepting the administration of ORS (Oral Rehydration Solution).

The project has one village-level field worker (Community Health Worker or CHW - the implication is that they are all female) per 1000 population. This compares highly favourably with field worker to population ratios in the government programme (see below). The CHW is responsible for delivering FP/MCH services at household level. She is supported by clinical and administrative supervisors, based at sub-centre

¹⁰⁷ This information is from Nag, 1992, and Koenig et al, 1992, unless otherwise stated.

clinics, of which there are four in the treatment area. Fortnightly meetings are held at these clinics to distribute supplies and discuss work. Volunteer 'bari (homestead) mothers' and Traditional Birth Attendants (TBAs) are also involved - 500 of the latter were trained between 1982 and 1992.

By contrast, in the government programme, Family Welfare Assistants (FWAs) have a target population of 4000, reduced recently from 7,500. Male Family Planning Assistants (FPAs) supervise them, and are also responsible for contacting male villagers; however, the FPAs are reportedly much fewer in number and less effective than FWAs. (Simmons et al, 1988, give some interesting insights into the interactions between FWAs and their clientele).

Impact of the Project

Contraceptive usage

In the project (or 'treatment') area, there has been an increase in usage of modern contraceptives from 19 percent of currently married women in 1977, to 38 percent in 1984, and 57 percent in 1990 (Koenig et al). By 1992, this figure had reportedly risen to 61 percent. This rapid rise in usage compares to a rise from 16 percent of currently married women in 1984 in the comparison area, to 27 percent in 1990 (data for 1977 are not available for the comparison area) (ibid). National contraceptive usage rates are 40 percent (all methods) and 31 percent ('modern' methods), based on 1991 data (Cleland et al, 1993).

There is considerable variation, as between the treatment area, comparison areas, and the national situation, in the proportions of different types of contraceptive methods used. In the treatment area, sterilisation rates are relatively low (15 percent compared to the comparison area (35 percent); by contrast, the rate of use of injectables is very high (50 percent) compared to the comparison area (4 percent) and to national levels (2.6 percent- Cleland et al, 1993). The pill is used by 30 percent of users in the comparison area, compared to 21 percent in the treatment area, but usage of traditional methods (mainly rhythm) has declined sharply in the treatment area to 6 percent, versus 26 percent in the comparison area (Koenig et al, 1992).

Fertility

'There was a reduction of 29 percent to 3.6 in the total fertility rate in the intervention area in 1990 from the 1980 level of 5.1. A more modest decline (22 percent) in the total fertility rate to 5.2 is evident in the comparison area, a reduction from the 1980 level of 6.7' (Koenig et al, 1992: 356)

Infant and child mortality

The figures below indicate changes in the infant mortality rates (IMR) and child mortality rates (CMR - under 5) in the Matlab treatment area (A) and the comparison area (B) respectively for the years 1978 and 1984, showing relatively favourable rates of child mortality in the treatment versus the comparison area, but otherwise no apparent differences or progress.

IMR (per 1000 live births)			CMR (per 1000 live births)		
	(A)	(B)		(A)	(B)
1978	107	117	1978	23	22
1984	114	124	1984	24	39

Source: Nag, 1992: 15

According to Koenig et al (1992),

‘Despite some progress in reducing childhood mortality levels, especially in the intervention area, mortality levels continue to remain high by international standards in the study area as a whole. Data from nine rural areas of Bangladesh ... indicate that the prevalence of malnutrition and diarrhoeal disease was not significantly lower in Matlab than in the other areas surveyed’ (1992: 357)

Lessons of Matlab project

The Matlab project has worked through the integration of MCH and FP service delivery, motivated at least in part by a desire to make FP services more palatable and acceptable to the population. Whilst this motivation may be questionable, there is a good deal to be said for integrated services (including also, for example, STD services, about which no information was found). However, within integrated services, higher priority is needed to the MCH component and other PHC interventions, and, specifically, more attention to women’s health, beyond reproductive matters.

In contrast to government programmes, the Matlab project has tended to promote a wide range of methods, generally focusing on temporary and reversible forms of contraception. A study found that 75 percent of female field workers in Matlab emphasised more than one method, compared to only 35 percent of government workers.

Numerous other indicators of quality of service also favour Matlab Project workers in comparison to government workers. This may simply reflect a smaller work load, allowing more frequent visits, longer visits etc, as a result of the smaller worker to

population ratio in Matlab. 78 percent of women in the intervention area, compared to only 12 percent of women in the comparison area, were 'receiving regular, high-quality outreach services from female field workers'. (1992: 361) Important considerations in the provision of more intensive contact are the possibilities of dealing quickly with side-effects and facilitating method switching. The higher quality of service results for Matlab vis-à-vis the government programme may also reflect better selection procedures and training of Matlab workers and/or better staff management systems.

The Matlab experience has been adapted to many experimental areas of the government programme and a number of lessons adopted as government policy, e.g.:

'improvements in female field worker staffing ratios, the introduction of a field worker oriented record-keeping system, increased emphasis on the delivery of temporary methods of contraception, the expansion of household delivery of injectables; and the improvements in outreach paramedical services' (Koenig et al, 1992: 362)

Limitations of the Matlab project

The Matlab project has undoubtedly been a success in terms of increasing contraceptive usage and reducing fertility, but it has had a limited impact on infant and child mortality rates and maternal mortality ratios. It appears that the MCH component of the project has been secondary to the FP component and seen, for the most part, as a sweetener to make contraceptive services more palatable.

The single-minded pursuit of increased contraceptive usage and fertility reduction can obscure the wider palette of developmental benefits which might be expected to accrue from health-related interventions. Targets for reduced infant, child and maternal mortality should perhaps be given equal weight with increased contraceptive usage and reduced fertility in integrated service provision.

Beyond the assumed benefits of reduced fertility (no research which actually looks at the social and economic benefits or otherwise of reduced fertility at a micro-level appears to have been done in relation to this project) and, to a limited extent, reduced child mortality, it is not clear what the benefits of this project are for the local population. The achievement of the project in bringing about fertility decline without development is a somewhat perverse form of 'success,' unless one accepts the reverse of the conventional wisdom, i.e. that population control is the best form of development.

Another worrying facet of the impact of the Matlab Project is its promotion of 'modern' methods at the expense of 'traditional' ones, which are still widely practised outside the project area. Whilst there may be a case for the greater reliability of modern methods, they also have side effects and direct and indirect costs. The reduction in the duration of lactational ammenhorrea, possible as a result of reduced

intensity of breast-feeding in the project area, is a cause for concern, both in terms of its implications for fertility control (Cleland, 1993) but also for infant and child nutrition.

The delivery of contraceptives within the Matlab Project seems to focus exclusively on women and the project apparently uses exclusively female CHWs, largely for the purposes of reaching women in pardah at household level. Clearly, there are benefits to women here, not least in the form of considerable project-related employment in the area. However, the exclusive focus on women as beneficiaries means that they alone bear the health, social and psychic costs of taking contraceptives - possibly against their will or without the knowledge of male partners or relatives (which may explain the popularity of injectables) - and are thus vulnerable to any social sanctions which may result. This may be a lessening problem as contraceptive use becomes more generally acceptable. Nevertheless, the possibility of targeting men seems to have been entirely overlooked.

The large-scale use of injectables also raises the question of the extent to which this is being seen as the main method of contraception in the project area and being promoted at the expense of other methods, possibly with less potentially harmful side-effects.

Finally, whilst the Matlab model may have lessons for effective contraceptive delivery (and health-care provision more generally) in other areas, as a whole it is probably a costly and non-replicable effort. Moreover, its whole inception is very top-down in nature; it was set up basically as a quasi-scientific 'experiment' on people in the Matlab area, to a large extent for the purposes of substantiating one line of thinking within the population lobby, and with limited, or as yet unclear, benefits to the people in the area.

Appendix 9: Background to WID in Bangladesh

The issue of gender discrimination and exploitation in Bangladesh has featured more as part of the developmental discourse than in mainstream political debate. Since, until very recently, the entire development budget of Bangladesh was financed through foreign aid, it is not surprising that the discourse on women and development is heavily donor-influenced.¹⁰⁸ Nevertheless, some of the shifts in policy and orientation towards women and gender issues originate from demands made by women in Bangladesh themselves, sometimes articulated through mass based national movements or through parallel and autonomous women's movements and at other times (more often than not) expressed through small local NGOs and hence not receiving much national prominence (Guhathakurta, 1992 :2).

The first steps of involving women in development activities in the post-Independence period were undertaken in 1972 through the establishment of the Bangladesh National Women's Rehabilitation Board, which in July 1974 became known as the Bangladesh Women's Rehabilitation and Welfare Foundation. These institutions were set up to help women affected by the Liberation War. In 1976, the scope of women-related activities was expanded through the formation of the Jatiyo Mahila Sangstha, a national women's organisation.

The 'WID' approach was taken up in Bangladesh during the first UN Women's Decade (1975-1985). At the Government level, the first Women's Affairs Directorate was established in 1976, and in 1978, this was merged with the Ministry of Social Welfare. Within this Ministry, the Women's Affairs Directorate was created as recommended by the Martial Law Committee Report of 1982, to raise the socio-economic condition of poor women, especially in rural areas. The Directorate came into existence in 1984. The Government officially upgraded the status of this office in November 1990 to the Department of Women's Affairs. The Department has its main office in Dhaka and field offices in 22 districts and 136 subdistricts or Upazilas. Appendix 1 lists the official functions of WAD.

The beginnings of the WID approach came at the same time as a rethinking of 'trickle down' development strategies and the introduction of the basic needs approach (Guhathakurta, 1990). Through this new approach, women, along with the landless and other target groups were selected as beneficiaries of the development process, the emphasis of which shifted from large-scale infrastructural development to small-scale, project-oriented development. This was also the point when many local-level NGOs with close contact with the grassroots entered the international development scene. But by the 1980s, the WID approach based on small-scale project interventions was coming under attack as well. Were women really benefiting from this targeting approach or were they becoming victims of tokenism? More recently, emphasis has

¹⁰⁸ Foreign aid dependence is overwhelming in Bangladesh, with foreign assistance as a percentage of development expenditure reaching a peak in 1987/8 at 108 percent. Since the inception of the new civilian government, attempts have been made to increase the proportion of domestic resources contributing to development expenditure. (Khan, 1993).

shifted towards the need to integrate gender concerns into mainstream planning and policy making (see below).

At the same time as the official discourse has embraced mainstreaming, a rather different approach based on empowerment of women can be discerned, which originates from years of mobilising women at the grassroots level (by both NGOs and women's organisations) and one which derives strength from the many protest movements in which women have participated. From the perspective of many grassroots organisations, problems of gender discrimination and exploitation cannot be understood or resolved in a piecemeal manner, through the initiation of isolated projects and programmes. Gender exploitation has to be understood within the context of a patriarchal and capitalist order and fundamental questions have to be posed about the legal rights of women, their economic exploitation and oppressive notions of sexuality upheld by socio-cultural and religious norms. Such an approach is supported by feminist groups within the women's movement, the smaller more politicised NGOs, like Nijera Kori or GSS, and human rights organisations, and is far removed from the official interpretation of women's development.

Fourth Five Year Plan and Budgetary Allocations to WID

In the Fourth Five Year Plan (FFYP) (1990-1995) the integration of women into the mainstream of development became an explicit objective for the first time. The main objectives of WID in the FFYP were outlined as follows:

- (i) To integrate women in mainstream economic activities so as to reduce gradually the gender disparity in all socio-economic spheres.
 - (ii) To increase women's participation in public sector decision making at both national and local levels.
 - (iii) To raise the productivity and income opportunities of the female labour force through skill development and training.
 - (iv) To reduce population growth at a faster rate through enhancement of the socio-economic status of women.
 - (v) To reduce substantially the male-female literacy gap.
 - (vi) To raise female nutritional levels and improve the provision of health services to women.
 - (vii) To enhance the participation of women in nutrition based agriculture and maintenance of an ecological balance.
 - (ix) To ensure participation of the poorer 50 percent women in the development process more effectively.
- (Report of the Task Force, 1991).

'Mainstreaming' has been taken up at the same time as economic liberalisation, which emphasises the removal of state controls and subsidies and the free play of market forces. Whilst it is recognised that a certain amount of state intervention and affirmative state action will be needed in order to promote gender equity (see e.g. World Bank, 1990a), there is a tension between this necessity and broader policies emphasising deregulation.

In effect, the effort to mainstream gender in the FFYP produced a cursory and derisory mention of women as benefiting from improvements alongside men, in whatever sector. Mainstreaming was interpreted in a reductive way, leading to the mere rhetorical inclusion of women across all policy sectors, rather than a rethinking of broad policies and a conceptual challenge to the overall framework of development planning (Anne Marie Goetz, personal communication). Also, in its introductory pages, the FFYP contains some statements exposing the conservative nature of state gender ideology (Anne Marie Goetz, personal communication). For example:

There are two main ways of integrating women into the development process and for improving their condition. One process tends to highlight the gender differences and brings men and women into greater competition for existing job opportunities. The second process emphasises more the complementary relationship between men and women and tends to develop them as a whole with focus on the integrative aspects of the family. (GOB, 1990: I-8)

In spite of the official rhetoric of mainstreaming, and constitutional commitment to women's equality, in terms of budgetary allocations, it is only the social sectors (i.e., education, health, social welfare, women's affairs, family planning¹⁰⁹) that contain significant expenditures aimed at women. Moreover, the social sectors receive a small, though increasing, percentage of the total development budget (between 10 and 12 percent in the First, Second and Third Five Year Plans and approximately 14 percent in the FFYP) (UNDP, 1992). Social sector ministries also lack the clout and high visibility of ministries such as Agriculture, Livestock and Fisheries, Industry etc. These ministries have no specific mandate for WID. Women-specific or women focused interventions are mainly donor funded and not part of the core project portfolio of these ministries (Sujaya, 1993:15).

Recently, focal points for women's development have been set up in 23 Ministries which include Agriculture, Fisheries and Livestock, Local Government/Rural Development Co-operatives, Forestry and Environment, Relief and Rehabilitation, Industry, Social Welfare, Education, Health and Family Welfare. A co-ordination committee of the focal points under the Secretary of the Department of Women's Affairs has also recently been set up. The focal points are understood to be operating at the level of Deputy Secretary and they are mostly located in the Planning Cells of the relevant Ministries (Sujaya, 1993).

The main functions of these focal points are: to bring about a common understanding of WID issues in project formulation and implementation; to share experiences about the handling of programmes; to prepare gender-based appraisal procedures, checklists and monitoring/evaluation indicators which can be used to integrate women's concerns in sectoral planning; to compile and update lists of resource institutions, individuals

¹⁰⁹ According to Ahmad (1992: 19), in the Fourth Five Year Plan, 2.6 percent of public expenditure was allocated to education, 6 percent to health, 0.3 percent to social welfare, 0.2 percent to women's affairs and 4 percent to family planning. The allocations for agriculture and irrigation, and energy and natural resources were 27 percent and 21 percent respectively.

and documentation on WID in different sectors; and to prepare handbooks for Field Officers in charge of handling WID programmes. All responsible officers working in these focal points have received training on WID issues.

However, this system has been operating for a year and so far nothing concrete has happened (interview with official). Two major problems are foreseen in the smooth functioning of this system:

(1) All focal points operate at the Deputy Secretary level, and since most officers at this level are men, they do not seem to grasp the nature of the task that is before them, even though they have received gender training. Increasing the representation of women at this level (by upgrading them, even if it were possible) may not be sufficient to resolve this problem, for regardless of sex, the WID or even development orientation of government cadres is very minimal.

(2) Because of the hierarchical structure of the government bureaucracy, it is not expected that the Deputy Secretaries would feel accountable to a Secretary of another ministry, particularly the Women's Ministry, which is not highly regarded. Thus the co-ordinating function of the Women's Ministry will be impaired.

UNDP has recently committed funds to review and appraise the strength and weaknesses of the Ministries involved in policy advocacy and make recommendations for institution/capacity building with respect to gender policy. This programme has yet to take full shape (interview with UNDP official).

Appendix 10: Functions of the Department of Women's Affairs, GOB

1. To assist the Government in the implementation of women's development related policies.
2. To undertake development programmes and their fulfilment in the region of women's activities.
3. To co-ordinate and supervise the activities of various women's voluntary organisations.
4. To play a supervisory role in the protection of the legal rights of women.
5. To undertake and implement welfare oriented programmes for women.
6. To create job opportunities for women.
7. To help in arranging accommodation for prospective career women.
8. To encourage and inspire women about their family and social responsibilities.
9. To provide vocational training to women and assist them in achieving economic solvency.
10. To constantly review women's problems.
11. To provide scholarships and stipends to the children of distressed women.
12. To provide training for women.
13. To organise women and encourage their participation in large-scale socio-economic activities.

Appendix 11: Current Government (Department of Women's Affairs) Projects Targeted at Women

A. Investment Projects

1. **The Women's Support Centre:** This will provide secure shelter to women and girls who are subject to domestic violence. A variety of resources including food, accommodation, medicine, clothing, legal help, training and rehabilitation will be provided for 100 women. Women will be able to keep one child under the age of 12 with them.

Funding agency: NORAD

2. **Day-care Services for Children of Working Women:** The objectives of this scheme will be to:

- (1) provide work opportunities for working women;
- (2) to extend health facilities to the children of working women;
- (3) to improve the nutritional status of these children;
- (4) to lessen the burden of childcare on working women via the provision of pre-school education.

The project will be located initially in six areas of Dhaka (Mirpur, Mohammedpur, Azimpur, Rampura, Jatrabari and Tejgaon industrial area). There are plans for a further 70 centres.

3. **Integrated Programme for Women's Participation in Income Generating Activities and to Give Legal Assistance:** The three major components of this project are as follows:

- (a) **Nari Nirjation Protirodh Cell (Cell to resist violence against women):** based in Dhaka, this organisation provides advice to women who are victims of violence and oppression.
Funding agency: Government
- (b) **Employment Information Centre:** Offers assistance to unemployed women looking for jobs. Based in Dhaka.
Funding agency: CIDA
- (c) **The Sales and Display Centre (Angana):** Serves as a marketing channel for all GOB sponsored income earning activities. Also serves NGOs registered with the WAD who cannot afford their own sales centres.
Revenue earning agency of DWA

4. **Rural Women's Employment Creation Project:** Aims to improve the socio-economic condition of poor rural women by providing technical training and support, and credit facilities for women's small enterprises.

Funding agencies: Bangladesh Krishi Bank, World Bank, Asian Development Bank and Japan Special Fund

5. NGO Community Based Service for Poor Women and Children: Focuses on community participation. Development of leadership capacities of grassroots women.

Funding agency: WFP

6. Advocacy-Awareness and Strengthening of Information Base for Women in Development: Focuses on raising women's awareness of the overall situation of women and their contributions to and potential for development. The main components of the project are:

- (a) preparation of advocacy and information base;
- (b) training and institution building;
- (c) development studies;
- (d) co-ordination and networking;
- (e) planning/meeting.

Funding agency: UNICEF

B. Multisectoral Project

Women's Vocational Training for Population Activities (Fourth phase): One of three major women's programmes run by the GOB. Aims to combat high population growth rates and provide poor rural women with income generating and leadership training opportunities. It will operate in 180 centres in 30 Upazilas (subdistricts).

Funding agencies: CIDA, Netherlands, UK Population Project III

C. Technical Assistance Projects

1. Technology for Rural Employment with Special Reference to Women: The objective is to promote the use of improved technology particularly for disadvantaged groups of women in order to enhance the productivity of their economic and non-monetised activities and reduce the strain and drudgery of their work. The project is designed to benefit 1,800 women in twenty locations.

Funding agency: NORAD, ILO (executing authority)

2. Technical Support from OISCA (a Japanese NGO) for Agricultural Training of Women: Aims to increase the technical skills of women in vegetable and crop production, poultry raising, pisciculture and non-agricultural activities (e.g. dress-making, knitting, cooking, handicrafts, health and sanitation). The OISCA Training Centre is located in Narashingapur village, of Zirabo Union of Savar.

3. Strengthening the Planning Capability of the Ministry of Women's Affairs: Aims to strengthen the planning and advocacy capabilities of management within the Department of Women's Affairs.

Funding agency: DANIDA

Appendix 12: Profiles of selected international and local NGOs and their activities

A. International NGOs

1. CARE International

CARE is one of the largest international NGOs working in Bangladesh. In the 1960s CARE's programmes were focused on health care and nutrition in emergencies. From the mid 1970s CARE began to focus on interventions in the agricultural sector.

Women are the main beneficiaries of CARE programmes and are targeted through a Primary Health Care Programme (PHC) and the Agriculture and Natural Resources Programme (ANR).

The PHC programme helps to improve the health status of women of childbearing age and children under the age of five. It does this by aiding the delivery of a wide range of health services to prevent illnesses caused by poor sanitation and hygiene, lack of immunisation, malnutrition and large family size. CARE teaches rural women about key primary health care and nutrition issues in relation to infant, child and maternal health. Health education is tied to literacy and numeracy training and training takes place in small groups. CARE also facilitates improvements in water and sanitation systems in coastal communities by helping villages acquire or repair tubewells, ringwells and sanitary latrines. These improvements are complemented by health and hygiene education.

These activities strengthen the management and delivery of government run child survival outreach services. Increased awareness of health issues within communities increases the demand for services. CARE works with impoverished communities that have not been in receipt of assistance from other organisations. CARE works directly with government health officials and in co-operation with other NGOs to improve and sustain the delivery of health services to rural women and children.

The main objective of CARE's Agriculture and Natural Resources programme is to improve the agricultural livelihoods of the rural poor via improved agricultural practices on homesteads and small farms. The programme also strives to enhance the environmental sustainability of farming and to optimise strategies for the use of renewable resources. There are four components within this project: (i) integrated pest management, (ii) bio-intensive gardening (iii) agroforestry (iv) aquaculture. Women are involved in bio-intensive gardening since improved homestead production contributes to improved household nutrition and economic security. CARE also works with women to develop techniques for raising fish in net cages in ponds and waterways adjacent to their homesteads.

2. CARITAS

CARITAS is funded by church organisations all over the world. It works in the following sectors in Bangladesh:

- (1) Co-operative and extension service and rural development (includes a Rural Works Programme); Development Extension Education Service (DEEDS); Caritas Development Institute; Integrated Women's Development Programme; Integrated Human Development Programme; Integrated Community Development Programme.
- (2) Agriculture and Irrigation, including sericulture and social forestry projects (3) Fisheries Development, which includes aquaculture development and shrimp culture programmes
- (4) Vocational and Trades Training
- (5) Drinking Water and Sanitation
- (6) Community Health and Family Planning
- (7) Literacy and Numeracy
- (8) Orphanage programmes
- (9) Handicrafts
- (10) Mini Projects and Discretionary Funds
- (11) Disaster Preparedness Programme.

CARITAS works with 0.217 million people, organised into 10,884 groups. The total budget sanctioned in 1992 was 562,551,027 taka.

3. The Integrated Women Development Programme (IWDP)

The main purpose of the programme is empowering women through formal and non-formal education. The aim is to enable women to participate in socio-economic development work and improve their living conditions and livelihoods. This programme covers 295 villages in seven districts. Programme components are as follows:

- (1) Formation of consciousness-raising groups;
- (2) Savings;
- (3) Formal education (feeder school) and informal education (adult education and skills training). Training also given in leadership skills, accountancy, legal rights, gender relations and natural birth control;
- (4) Preventive health care includes, identification and training of midwives, preventive health care training, distribution of seedlings for better nutritional plants;
- (5) Legal aid regarding divorce, polygamy, women's oppression, ownership of property, guardianship rights;
- (6) Formation of mediation/salish committees where the settlement of minor disputes can be negotiated out of court;
- (7) Celebration of various significant national and international days.

4. Bangladesh Rangpur Dinajpur Rural Service (RDRS)

RDRS has worked in the north-west of Bangladesh, one of the poorest regions of the country, since the War of Independence in 1971. RDRS works in 28 thanas (formerly Upazilas) in Kurigram, Lalmonirhat, Nilphamari, Panchagarh, Thakurgaon and Dinajpur Districts.

RDRS has implemented two main projects: The Comprehensive Project and Rural Works Projects. The Rural Works Project implements environmental (reforestation) and small-scale infrastructural schemes (bridge and culvert reconstruction, fishpond re-excavation). The Comprehensive Project aims to motivate and train people in social awareness, women's development and functional education, agricultural development and off-farm income generation. Credit, primary health care and family planning services are provided. RDRS is also involved in Partnership Projects (i.e. rural credit provision, char development, women's literacy, and water and sanitation) with the GOB and other donor agencies.

RDRS co-ordinates interventions concerned with women's development and promoted women's issues through the Women's Advisory Unit (WAU). Women are probably the main beneficiaries of RDRS activities and particularly of community health services focused on maternal and child health.

The Rural Works Project employs poor women as caretakers of trees, provides other forms of employment and builds schools for girls. Women who have access to land, however small, are strongly encouraged to establish vegetable gardens. Other activities include livestock rearing, small poultry projects, goat and cattle projects, establishment of nurseries, sericulture and rice processing. A new initiative was launched in 1992 to educate adolescent girls. The girls receive training in their legal rights especially in relation to marriage, dowry, and divorce. They are also educated in health and nutrition, child-care, income-generation and literacy.

5. Save the Children Fund (SCF)(USA)

Save the Children Fund (USA) works with women through its public health and savings programmes. The public health programme included components related to health, education, family planning and income generation activities. The health programme is aimed at achieving sustained improvements in infant, child and maternal morbidity and mortality rates. The health care programme seeks to change attitudes at the level of the household. SCF facilitates linkages with other government and NGO health services to improve overall availability. SCF aims to achieve long-term changes in behaviour and attitudes related to health care.

SCF has also been implementing an integrated community based development programme which is focused on Women's Savings Groups (WSG). The major sectoral activities carried out within the programme relate to primary health care,

education, and women's income generating activities. SCF targets poor women through women's savings groups, and provides them with training and technical assistance, as a means of increasing household income.

According to recent statistics, SCF is currently operating in 10 unions under four thanas. The programmes reach a total population of 76,041.

B. Local NGOs

1. Ain O Salish Kendra (ASK)

ASK is a legal resource centre. It aims to create awareness of civic and human rights. It targets disenfranchised sections of society including workers, minority groups, poor women and children. ASK co-ordinates its functions through three cells: Action, Communication and Research.

(1) The Action cell provides legal aid (to slum inhabitants against eviction, to workers in labour courts, to women in matters relating to their personal rights, to individuals in detention and to working children), counselling and mediation, legal literacy and human rights education.

(2) The Communication cell prepares training materials for legal literacy workshops and human rights education, and produces publications and posters.

(3) The Research cell investigates legal and policy related issues. Ongoing research includes Women and the Law in the Muslim World, Women and Migration, Legal Strategies, Gender and Access to Justice.

2. Association for Social Advancement (ASA)

ASA has started an integrated programme to increase the level of awareness and skill of grassroots communities. ASA has been functioning in villages within 176 unions under 31 thanas. Prior to June 1991 Tk. 49.21 lakhs were accumulated by members as savings. Approximately 73,986 women and 22,001 men enrolled as members and 3,375 women's groups and 787 men's groups were formed prior to 1991. The total number of groups in 1993 was 7,488 and total membership was 146,016 (ASA, 1993b).

A comprehensive programme has been launched since January 1992 to tackle the problems of education, income, health, nutrition, housing, sanitation, and environment within 27 thanas. The programmes are as follows:

- (1) Education for Empowerment
- (2) Human Development Training
- (3) Income Generation for Empowerment
- (4) Integrated Health Programme.

Within this programme, out of a total of 74,537 group members, 73,318 were female and 1,219 were male in 1992. Complementary programmes were designed to raise the awareness of women regarding their socio-economic rights and their health and environmental needs. It is envisaged that through conscientisation, women's bargaining position in household decision-making will improve.

3. Bangladesh Rural Advancement Committee (BRAC)¹¹⁰

BRAC is one of the oldest and largest NGOs in Bangladesh. BRAC's original focus was to aid returning refugees in Sulla, Sylhet. The rural poor have continued to be the focus BRAC's programmes. BRAC's development strategy is based on two goals: poverty alleviation and empowerment. The main strategies are to make the target group members aware of their own problems, to encourage members to form interest groups, and, in doing so, increase their capabilities to secure legal and civil rights. BRAC also encourages its members to utilise public sector services and supplies.

The Rural Development Programme (RDP) is the largest BRAC programme and forms the core of all its activities. It organises the rural poor into men's and women's groups and focuses on human resources development, income generation, credit provision, and a variety of social programmes. 74 percent of RDP beneficiaries are women. In January 1990 the Rural Credit Project (RCP) was initiated. The RCP is adopted in areas where the RDP has been operative for four years, and where institutional capabilities have been developed. RDP and RCP incorporate four major types of activities:

- (a) institution building, including functional education and training;
- (b) credit facilities;
- (c) income and employment generation;
- (d) support services.

To widen the scope of income and employment generating activities, a number of sectoral programmes have been developed. These include: irrigation, sericulture, poultry and livestock, fish culture, rural trading, rural transport, rural industries, food processing, social forestry and income generation. Women dominate as beneficiaries in rural trading, small-scale cottage industries and livestock rearing.

Health is an important sector within BRAC's development interventions. The Women's Health and Development Programme (WDHP), introduced in July 1991, targets poor rural women and children under the age of five. The WDHP integrates education, community organisation, credit and income generation activities. Health and education are used as entry points and are followed by income generation and credit projects within the Rural Development Programme. The RCP is then

¹¹⁰ For more details on BRAC's rural credit and related operations, see section 3.4

introduced. The WDHP incorporates the following five projects: (a) Comprehensive Health and Development Programme (CHDP);

- (b) EPI facilitation;
- (c) Child Survival Programme/Primary Health Care;
- (d) Non-Formal Primary Education (NFPE);
- (e) A Health Resource Centre in Dhaka.

Within the Non-Formal Primary Education Programme 70 percent of the beneficiaries are girls. Women teachers outnumber male teachers. The teaching method used within the NFPE is similar to the Montessori method.

BRAC's position at end of 1992:

Staff: 8,178

Expenditure (in million Taka): 3,732

Areas/Branches: 446

Village Organisations: 20,378

Membership: 828,498

Village Committees and Women's Forums: 9,327

Membership of the above: 482,794

Savings (in million Taka): 276

(source: BRAC, 1993)

4. Concerned Women For Family Planning (CWFP)

CWFP is a voluntary association of women operating in six urban areas and four Upazilas. It's main concern is the high population growth rate within Bangladesh, the reproductive health and social status of women. The major programme objectives have been to:

- (a) promote small families as the norm and support and organise family planning activities in Bangladesh;
- (b) promote, support and protect the interests of women.

The strategies adopted include:

- (a) increasing the involvement of women;
- (b) encouraging NGOs to support these objectives;
- (c) disseminating knowledge of family planning in particular and women in development issues in general;
- (d) community outreach services.

The major activities are as follows:

- (a) distribution of contraceptives to women and provision of follow-up services;
- (b) provision of maternal, child health and nutrition education services;

- (c) encouraging women's involvement in community participation initiatives;
- (d) provision of skills training for income generation;
- (e) training of personnel from other organisations.

Total population reached (prior to 1991): 1,305,292

Able couples: 33,205; rate of acceptance 56.8 percent (CWFP, 1991).

6. Gonoshahajjo Shangstha (GSS)

GSS started working in the Khulna region in 1983 and is currently working in four regions with programmes in 32 thanas and 134 unions. GSS uses literacy as its entry point. Programmes currently undertaken include the Primary Education Programme (PEP); Legal Aid and Legal Education (LALE); Primary Health Education Programme (PHEP); and Popular Theatre Education Programme (PTE).

The overall programme has recently been restructured into broad sections: Education and Literacy; and Social Mobilisation. The education and literacy components are targeted at adolescents and adults. The Social Mobilisation Programme consists of night schools mainly for men leading to the formation of village groups. Given the low overall literacy rate of females within Bangladesh (22 percent compared to 43 percent for men), GSS has decided to focus on women. To date, 212 village committees have been formed.

Expenditure on development projects in 1991/92: 40, 860 255 Taka.

7. Nijera Kori (Doing it on ones own)

Nijera Kori currently operates in four subdivisions of the country; Chittagong, Rajshahi, Khulna, and Dhaka. Nijera Kori focuses on conscientisation at the village level and uses literacy as an entry point. Central to Nijera Kori's literacy and training programme is the development of leadership abilities. Skills are imparted via a four tier process: fundamental, advanced, selective higher training, and higher training. Group members also receive cultural training, for example in popular theatre, or puppet dance; legal, health and management education.

According to the 1992 Annual report, about 4,853 villagers have gained basic training out of which 52 percent are women and 48 percent are men. The co-ordinator of this NGO is a women, but she does not believe in having specific 'women's' programmes. Training programmes incorporate discussions of class and gender relations within both men's and women's groups.

8. Proshika Manobik Unnayan Kendra

Founded in 1976, Proshika Manobik Unnayan Kendra (Proshika in short) is one of the largest private voluntary development organisations in Bangladesh. It's main objectives are: (i) to assist the rural poor in building up the institutional capabilities

needed for undertaking collective development efforts, (ii) to help the poor analyse their position within society, to identify their problems and to work out solutions, (iii) to enable the poor to utilise external resource assistance and mobilise their own human and material resources.

Proshika is currently undertaking the following programmes: community organisation, development education (which includes human development training, practical skills training, and peoples theatre), a Universal Education Programme, Integrated Multisectoral Women's Development Programme, and an Employment and Income Generating Programme which includes irrigation, livestock, fisheries, sericulture, apiculture and housing. Other programmes included social forestry; ecological agriculture; a health infrastructure building programme; research, evaluation and monitoring; development support communication programme; the computer department disaster preparedness and management programme; and the urban poor development programme.

During the fiscal year 1992-93, as many as 3,751 groups have been formed in these ADCs, of which 56 percent are women's groups and 44 percent are men's groups. The total number of groups is 29,988 of which 14,459 are men's groups and 15,529 are women's groups. Presently, there are 2,888 village co-ordination committees, 310 union co-ordination committees and 39 thana co-ordination committees (Proshika, 1993).

The Integrated Multisectoral Women's Development programme (IMWDP) within Proshika recognises that women need to be integrated into development at both national and local levels. In order to achieve this goal, the material, ideological and cultural constraints which prevent the full participation of women must be overcome. Until June 1993, a total of 15,449 women's groups with an average membership of 18, spread over 53 Area Development Centres have been organised by Proshika. Women group members are offered formal and non-formal training courses on a range of human and practical skills. Female group members are increasingly active in campaigning against oppressive practices such as dowry, wife battering, divorce, polygamy and unequal wages. Within income-generating activities, Proshika encourages activities which take women outside the home, and which thus enable women to break down divisions of labour. This also creates opportunities for women to get access to new skills and new and improved forms of technology.

9. Saptagram Nari Swanirvar Parishad

Saptagram's main objectives are: (i) to raise the consciousness of rural women about the sources of their social and economic oppression (ii) to encourage women's self-employment through activities such as rural trade, leasing in land, and sericulture (iii) to give advice on health and family planning (iv) provision of basic literacy and numeracy training and (v) encouraging networking among groups in order to act as platform for voicing the demands of poor landless women. Saptagram originally planned to operate in seven villages of Faridpur ('Saptagram' means seven villages), it now operates in over 500 villages involving 62 unions and works with 21,494 members. Of 1,120 groups, 88 percent are exclusively women's groups. The total membership is 21,489, of which 87 percent are women (Saptagram, 1992).

Saptagram has also recently started organising men's groups as well, as a result of a demand voiced by women members, that men also need to be made aware of gender oppression. Men's groups currently constitute only a quarter of the total groups. Women's groups have campaigned against wife-battering, and have challenged village leaders who attempt to constrain their mobility.

10. Grameen Bank (GB)¹¹¹

The GB started as an experimental project in the village of Jobbra, near Chittagong University. The original aim was to lend money to the landless poor to enable them to generate self-employment. In 1983, the Grameen bank was transformed by a government ordinance into a specialised financial institution for the rural poor. The Central Bank of Bangladesh, the International Fund for Agricultural Development, and UNICEF have provided millions of dollars. The GB now has over 500,000 members in more than 10,000 villages and has disbursed over \$100 million since 1976.

The founder, Professor Yunus, defines development as a positive change in the economic status of the bottom 50 percent of the population in a given society (Shehabuddin, 1992).

As early as 1980, 39 percent of GB project members were women and the figure increased rapidly after 1983. By the end of 1988, 86 percent of bank members were women and, by 1992, the proportion had reached 93 percent. Of Tk. 12,804 million disbursed in 1988, women received 84 percent (Grameen Bank, 1989). Up to mid-1992, 92 percent of credit had been disbursed to women. Women borrowers have been found to have a better record in repayment than men.

In an unpublished study, Khundker (1993) found that the social impact on women was considerable in terms of: (a) a higher contraceptive use rate, (b) improved marital

¹¹¹ For more details on Grameen Bank credit programmes, see section 3.4

relationships, (c) greater decision-making power for women who were GB members in relation to other women, and (d) increased awareness and self perception.

Appendix 13: Gender issues in employment policies of development organisations

(Adapted from Anne Marie Goetz, 1993, '(Dis)organising gender in rural credit programmes in Bangladesh' Notes for Work in Progress Seminar, IDS, November 25 1993)

Recent research on rural credit provision by BRAC's Rural Development Programme and the Government's Rural Poor Programme (of which the percentage of women beneficiaries are over 70 percent and 55 percent respectively) has highlighted a number of gender issues in employment practice in development organisations.

In order to effectively implement the gender transformative strategies adopted at top level, the interface between development workers and the organisation's membership is critical. Development workers are de facto policy makers with considerable personal discretion. This is particularly important when dealing with women because of complex socio-psychological issues in the transition from internalised feelings of inferiority to the possibilities for personal and group emancipation. Women staff of rural development agencies - currently numbering over 100,000 - are a potential source of effective leadership in this regard. Although they tend to be concentrated in stereotypically feminine areas, a growing number are also represented in credit delivery organisations. However, features of rural development work - such as high mobility, long hours and heavy energy commitments, close involvement with strangers - are male prerogatives in Bangladesh. Women performing this kind of work may therefore be seen as social pioneers.

Fragmentary evidence suggests that women development workers do display a different perception of gender issues than their male colleagues. Also, in a gender segregated society, women have much greater access than men to women's worlds. Women development workers thus have advantages in providing the necessary leadership to implement gender transformative development policies. However, there are numerous ideological and organisational constraints on this potential.

1. Women development workers are largely middle class and often identify more closely with the class interests of males/dominant groups rather than those of their clients;
2. Women are in a minority in their organisations and have a higher drop out rate than men, e.g. in BRAC - 8 percent of field workers; 60 percent of women staff drop out. The record in RPP is much better with 45 percent of field workers being women and a 30 percent drop out rate;
3. Women are less well socialised for formal employment;
4. The (male) gendered structure of organisational time does not accommodate women's different career/life cycles;
5. The (male) gendered structure of organisational space (around men's physical capacities and freedoms) does not accommodate women's different physical experience of work, mobility problems and vulnerability to harassment, violence etc (both within and external to organisations);
6. The (male) gendered expression of power and authority in development organisations means that women will have difficulty in commanding respect.

The better record of the government versus the non-government institution relates to: the requirement in the NGO that rural fieldworkers ride bicycles; the longer working day in the NGO; the lack of respect for leave entitlements in NGOs and the culture which encourages workers not to take leave; the greater prestige and security of a government job; the presence of a critical mass of women in the government organisation.

Whereas the government institution has managed to accommodate more women in this role than the NGO, it has done so in a way which arouses minimal male opposition about the required reorganisation of the private sphere, and minimal public opposition from men. On the other hand, the more 'radical' approach of the NGO, which seeks to impose changes in women's dress, mobility, behaviour etc, forces women to become 'sociological males' at great personal cost to these women, reflected in the high drop out rate. This process also distances women field workers from the interests of their women clients.

There is a need to find ways of strengthening women's management roles within organisations without either forcing them to bear the pressures of personal/social adjustment, or creating a patronised sub-class of women managers. Creative strategies are needed to build links between the interests of field workers and their clients, and to build cultures of mutual support for women in rural development institutions.

Table 1: Civilian Labour Force by Sex and Residence (Million)

Year	Bangladesh			Both Sexes	Urban		Both Sexes	Rural	
	Both Sexes	Male	Female		Male	Female		Male	Female
1989	50.7	29.7	21.0	5.7	4.2	1.5	45.1	25.6	19.5
1985-86	30.9	27.7	3.2	4.7	4.0	0.6	26.3	23.7	2.6
1984-85	29.5	26.8	2.7	4.1	3.6	0.5	25.4	23.2	2.2
1983-84	28.5	26.0	2.5	3.9	3.5	0.4	24.6	22.5	2.1

Annual average growth rate of LFS

1974 to 1989	12.9	5.3	48.0	15.3	11.4	41.6	12.6	4.6	49.0
1974 to 1985-86	2.9	2.3	10.6	6.5	5.8	14.9	2.4	1.8	9.8
1974 to 1984-85	2.8	2.3	10.5	6.5	5.6	13.4	2.3	1.8	9.6
1961 to 1974	2.0	2.1	0.8	5.7	5.7	5.2	1.7	1.8	0.4

Source: Bangladesh Bureau of Statistics, April 1992.

Table 2: Refined Activity Rate by Sex and Residence

Year	Bangladesh			Both Sexes	Urban		Both Sexes	Rural	
	Both Sexes	Male	Female		Male	Female		Male	Female
1989	74.7	85.3	63.4	53.8	76.4	29.4	78.7	87.4	69.6
1985-86	46.5	81.4	9.9	50.7	78.1	15.6	45.8	82.0	9.1
1984-85	43.9	78.2	8.2	46.9	74.3	12.1	43.4	78.8	7.7
1983-84	43.9	78.3	8.0	47.1	74.3	12.3	43.3	78.9	7.4

Source: Bangladesh Bureau of Statistics, April 1992: 19.

Table 3: Employed Persons by Major Industry Classification, Sex, and Residence (1989)

Year	Bangladesh			Both Sexes	Urban		Both Sexes	Rural	
	Both Sexes	Male	Female		Male	Female		Male	Female
All industries	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agri. forestry & fishing	64.9	60.3	71.5	23.7	13.4	53.2	70.1	67.9	72.8
Mining, quarrying	0.2	0.3	0.0	0.0	0.0	-	0.2	0.3	0.0
Manu- facturing	13.9	8.5	21.6	15.7	15.2	17.1	13.7	7.4	21.9
Electricity, gas, water	0.0	0.0	0.0	0.2	0.3	-	0.0	0.0	0.0
Cons- truction	1.3	2.1	0.2	4.1	5.2	0.8	1.0	1.6	0.2
Trade hotel & restaurants	8.2	13.3	1.1	21.0	27.5	2.4	6.7	11.0	1.0
Trans. storage Comm.	2.5	4.3	0.0	8.9	11.9	0.2	1.8	3.1	0.0
Finance, business services	0.5	0.8	0.0	2.3	2.9	0.6	0.2	0.4	-
Community personal service	3.6	5.5	0.9	11.6	13.5	6.2	2.6	4.2	0.5
Household sector	3.2	3.1	3.3	10.0	7.4	17.5	2.3	2.4	2.3
Not adequately defined	1.6	1.8	1.3	2.5	2.7	2.0	1.4	1.7	1.2

Note: 0.0 Negligible.

Source: Bangladesh Bureau of Statistics, April 1992: 26

Table 4: Employed Persons by Detailed Activity and Sex

Detailed Activities	Both Sexes	Number		Number	
		Male	Male share of employment (%)	Female	Female share of employment (%)
Agriculture	37035	18262	49	18773	51
Ploughing/irrigation/sowing-plant	4093	4051	99	42	1
Weeding/hoeing	3754	3699	99	55	1
Harvesting/collection	3137	3077	98	61	2
Threshing/cleaning	3250	2026	62	1214	38
Husking/drying/boiling	3956	434	11	3522	89
Vegetable/spices growing	1525	418	27	1107	73
Processing/preservation	1114	160	14	954	86
Cattle farming	6193	3209	52	2984	48
Poultry farming	8984	217	2	8766	98
Other Agri. Activities	1026	959	93	67	7
Non-Agriculture	13113	11130	85	1983	15
Cottage industry	930	436	47	494	53
Large scale industry	434	362	83	72	17
Construction of building and rd.	378	349	92	29	8
Petty purchase/selling	1463	1414	97	49	3
Other wholesale/retail selling	1574	1562	99	12	1
Public service	2045	1832	90	213	10
Private service	1613	1022	63	591	37
Other non-agri. activities	4390	4035	92	355	8
Other income earning activities	286	122	42	167	58
TOTAL	50148	29386	59	20762	41

N.B. Figures have been rounded to thousands.

Source: Bangladesh Bureau of Statistics, April 1992: 30

Table 5: Unpaid Family Workers by Broad Economic Sector, Sex and Residence (000)

Year	Bangladesh			Both Sexes	Urban		Both Sexes	Rural	
	Both Sexes	Male	Female		Male	Female		Male	Female
Number:									
Agriculture	21967	5141	16825	1002	185	817	20964	4956	16008
Non- agriculture	1185	766	419	269	229	40	915	536	379
Percent:									
(Total)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture	94.9	87.0	97.6	78.8	44.7	95.3	95.8	90.2	97.7
Non- agriculture	5.1	13.0	2.4	21.2	55.3	4.7	4.2	9.8	2.3

Source: Bangladesh Bureau of Statistics, April 1992: 42

Table 6: Average Wage Rates (Taka) of Agricultural and Non-Agricultural Day Labourers by Sex and Residence

Year	Bangladesh			Both Sexes	Urban		Both Sexes	Rural	
	Both Sexes	Male	Female		Male	Female		Male	Female
Agriculture:									
With food	28.06	27.56	24.58	25.33	25.35	25.00	28.09	27.58	24.66
Without food	31.46	31.62	27.74	31.96	32.50	27.33	31.45	31.60	28.01
Non-agriculture:									
With food	29.69	39.34	13.53	38.96	37.71	15.09	27.95	36.33	13.17
Without food	42.78	45.96	20.86	45.03	48.58	17.00	42.17	45.23	21.76

Source: Bangladesh Bureau of Statistics, April 1992: 34

Table 7: The Pattern of Distribution of Rural Landownership, 1977, 1983-84 and 1988-89

<u>Land ownership group (acres)</u>	<u>1983-84</u>	<u>HES</u>
	<u>Agricultural Census</u>	<u>1988-89</u>
	<u>Percent of Households</u>	<u>Percent of Households</u>
Less than 0.05	18.1	18.2
0.05 to 0.49	28.2	34.7
0.50 to 0.99	12.0	10.8
1.00 to 2.49	21.6	18.4
2.50 to 4.99	11.6	10.7
5.00 to 7.49	04.7	0.37
7.50 to 14.99	03.0	02.7
15.00 and above	00.8	00.8
Total	100.0	100.0
(Number of rural households, millions)	(13.8)	(16.4)

Source: Bangladesh Bureau of Statistics, August 1991.

Table 8: Number and Proportion of Population Below 'Absolute' and 'Hardcore' Poverty Lines 1973-74 to 1988-89 By Urban/Rural Residence

<u>Year</u>	<u>Poverty line-1: 'Absolute' Poverty</u> <u>(2122K. cal/day/person)</u>				<u>Poverty line-2: 'Hardcore' Poverty</u> <u>(1805K. cal/day/person)</u>			
	<u>Rural</u>		<u>Urban</u>		<u>Rural</u>		<u>Urban</u>	
	<u>No.</u> <u>(millions)</u>	<u>% of</u> <u>population</u>	<u>No.</u> <u>(millions)</u>	<u>% of</u> <u>population</u>	<u>No.</u> <u>(millions)</u>	<u>% of</u> <u>population</u>	<u>No.</u> <u>(millions)</u>	<u>% of</u> <u>population</u>
1973-74	57.4	82.9	5.6	81.4	30.7	48.3	2.0	28.6
1981-82	60.9	73.8	6.4	66.0	43.1	52.2	3.0	30.7
1983-84	47.0	57.0	7.1	66.0	31.3	38.0	3.8	35.0
1985-86	44.2	51.0	7.0	56.0	19.1	22.0	2.4	19.0
1988-89	40.5	48.0	10.8	44.0	24.9	29.5	5.0	20.5

Note: The estimates are based on graph-fitting method

Source: Bangladesh Bureau of Statistics; August 1991.

Table 9: Household Heads by Sex and Residence (per cent)

Residence	Male Headed Household			Female Headed Household		
	1984-85	1985-86	1989	1984-85	1985-86	1989
Bangladesh	92.9	91.9	92.1	7.1	8.1	7.9
Urban	94.2	94.1	92.8	5.8	5.9	7.2
Rural	92.8	91.5	92.0	7.2	8.5	8.0

Source: Bangladesh Bureau of Statistics, April 1992.

Table 10: Average Size of Household, Average Household Income and Incidence of Poverty by Gender Status of the Head of Household, 1988-89

<u>Residence status</u>	<u>Average monthly household income (Tk.)</u>		<u>Average size of household</u>		<u>Percentage of household</u>			<u>Ultra poverty</u>		<u>Extreme-poverty</u>		<u>Absolute poverty</u>	
	<u>Male headed</u>	<u>Female headed</u>	<u>Male headed</u>	<u>Female headed</u>	<u>Male headed</u>	<u>Female headed</u>	<u>Total headed</u>	<u>Male headed</u>	<u>Female headed</u>	<u>Male headed</u>	<u>Female headed</u>	<u>Male headed</u>	<u>Female headed</u>
Bangladesh	2909	1892	5.6	3.6	95.6	4.4	100.0	17.5	24.4	27.7	32.6	47.8	44.5
Urban	4281	2876	5.7	3.9	95.9	4.1	100.0	14.9	23.0	26.2	31.7	47.6	49.0
Rural	2711	1760	5.6	3.6	95.6	4.4	100.0	18.8	25.2	28.5	33.0	47.9	42.3

Note:

‘Ultra-poverty’ line corresponds to 1600 K.cal per person per day.

‘Extreme-poverty’ line corresponds to 1805 Kcal per person per day.

While ‘Absolute-poverty’ line corresponds to 2122 Kcal per person per day.

Poverty measurement in these cases refers to actual calorie intakes reported by the households during the reference period.

Source: Bangladesh Bureau of Statistics, August 1991.

Table 11: Males per 100 Females (1988 Household Expenditure Survey)

	Total Population	Rural Population	1st	-- Expenditure Quartile --			Number of Individuals
				2nd	3rd	Top	
All Ages	111*	112*	107*	108*	111*	118*	31,206
Infants	108	113	105	120	100	109	643
Ages 1 to 6	108*	110*	114*	108	104	106	5,969
Ages 7 to 12	111*	116*	113*	111*	110***	116	6,003
Ages 13 to 15	113*	123*	96	106	136*	116***	1,866
Ages 16 to 54	107*	105**	99	102	107**	120*	14,590
Over 55 years	148*	156*	141*	153*	139*	160*	2,135
Number of Individuals	31,206	20,798	7802	7801	7802	7801	---

Notes: Single asterisk indicates that sex ratio is significantly different from 100:100 at a confidence level of 99%. Double asterisk indicates significance with 95% confidence. Triple asterisk indicates significance with 90% confidence. Expenditure quartiles are defined on the basis of per capita expenditure.

Source: Ahmad and Morduch 1993: 16

Table 12: Incidence of Child Stunting and Wasting by Sex and Residence (Population weighted percents, 1989-90 Child Nutrition Survey)

	Both Sexes	Female	Male
<i>Stunting</i>			
All Bangladesh	51.1%	51.3%	50.8%
Rural	52.2	52.3	52.1
Urban	42.3	42.0	42.5
<i>Wasting</i>			
All Bangladesh	8.6	9.2	8.1
Rural	8.8	9.4	8.2
Urban	7.3	7.6	7.0

Notes: Calculations based on 2,356 children less than 6 years old. Data are based on Tables 1 and 2 from BBS (1991a).

Source: Ahmad and Morduch 1993: 21.

Table 13: Increase in Women's Membership of Credit Programmes in Bangladesh

<u>Organisation</u>	<u>Women as Percentage of Membership</u>	
	(Up to) 1992	1980-83
Grameen Bank	93.3	39
BRAC	74	34
Proshika	42.9**	3
RD-12 (RPP)	59***	8.3*

* Figure for 1986

** As of June 1991

*** Figure applies only to the CIDA-funded portion of the RPP programme

Sources: Proshika Donor Liaison Office; Huq. M and M. Sultan, 1992; BRAC, 1992; RD-12, 1993

Table 14: Comparative Information on Selected Poverty-oriented Credit Programmes in Bangladesh Disaggregated by Gender Period up to mid-1992

	<u>No. Members</u>		<u>Women</u>	<u>Credit Disbursed</u>		<u>% Credit to Women</u>
	Women	Men	% of Total	Women	Men	
				(TK 000'000)		
Grameen Bank	1186826	84635	93.3	1721	143	92.3
BRAC	482014	167260	74.0	1218	602	67.0
RD-12	204775	141547	59.0	287	247	54.0

** Data on credit disbursed by the Grameen Bank take from its 1990 Annual Report

Sources:

RD-12, CRT: Statistics on Performance of RD-12 Project, 1993.

BRAC: Mid-Term Report, June 1992.

Grameen Bank: M. Sultan, Grameen Bank 'Vital Statistics' August 1992.

**Table 15: Male and Female Enrolment Ratios at Primary, Secondary and Tertiary Levels
1970-1990**

<u>Year</u>	<u>Primary</u>		<u>Secondary</u>		<u>Tertiary</u>	
	M	F	M	F	M	F
1970	68	34	-	-	3.6	0.43
1980	72	43	25	9	6.3	0.9
1985 (Net)*	76 (69)	52 (47)	23	10	8.9	2.2
1990 (Net)	83 (74)	71 (64)	25 (22)	12 (11)	5.9	1.3

Source: Baden and Green, 1994, using UNESCO data.

* Net enrolment ratios are adjusted to remove under- and over-age children included on school enrolment records, due to repetition of years, early or late enrolment etc.

Table 16: Trends in Female Enrolment at Primary Level

<u>Class</u>	<u>Year</u>	<u>Male % of Total Enrolment</u>	<u>Female % of Total Enrolment</u>
I	1985	56	44
	1990	56	44
II	1985	62	38
	1990	55.50	44.50
III	1985	63	37
	1990	55.50	44.50
IV	1985	63	37
	1990	56.50	43.50
V	1985	66	34
	1990	55.80	44
Total	1985	60	40
	1990	55.84	44

Source: GOB, 1990: x-25

Table 17: Reasons for Drop-out by Gender

<u>Reasons</u>	<u>Urban</u>		<u>Rural</u>	
	Boys %	Girls %	Boys %	Girls %
1. Financial Crisis	44	55	39	38
2. Financial Support to Parents	19	14	25	10
3. Lack of Enthusiasm	25	5	25	18
4. Failure in Examinations	6	-	-	4
5. Lack of Interest of Parents	-	5	-	-
6. Marriage	-	9	-	15
7. Others	6	12	9	11

Source: BANBEIS, 1987 Table -13, p. 11, cited in Duza et al, 1992: 32.

Table 18: A Gender-wise Breakdown of Enrolment, Secondary Level, 1990

<u>Level</u>	<u>Male % of Total</u>	<u>Female % of Total</u>	<u>Total %</u>
Class VI	63.13	36.87	100
Class VII	65.56	34.44	100
Class VIII	66.94	33.06	100
Sub-Total (Junior Secondary)	65.08	34.92	100
Class IX	71.07	28.93	100
Class X	72.03	27.97	100
Sub-Total (Secondary Proper)	71.50	28.50	100

Source: GOB, 1990: x-24

Table 19: Gender Disparity in Education Expenditures, 1987

Level of Education	<u>Expenditure</u>			
	Boys	Girls (Tk million)	Total	Girls as a Proportion of Total (%)
Primary	2.0	1.6	3.6	44
Secondary	3.8	1.8	5.6	32
University	0.7	0.1	0.8	13
<u>Total</u>	<u>6.5</u>	<u>3.5</u>	<u>10.0</u>	<u>35</u>

Source: World Bank, 1990a: 53

Table 20: Cause of death among women of reproductive age, Matlab control area 1976-85

<u>Cause of death</u>	<u>No. of cases</u>	<u>% distribution</u>	<u>Cause-specific mortality rate (per 100,000 women 15-44 yrs)*</u>
<i>Infectious diseases (excluding obstetric sepsis)</i>	175	32.3	94
Acute watery diarrhoea	13	2.4	7
Acute dysentery	10	1.8	5
Chronic diarrhoea	32	5.9	17
Acute respiratory infection	11	2.0	6
Chronic respiratory infection	46	8.5	25
Other infectious diseases	63	11.6	34
<i>Direct obstetric</i>	163	30.1	87
Abortion	34	6.3	18
Postpartum Sepsis	18	3.3	10
Postpartum haemorrhage	42	7.7	22
Eclampsia	26	4.8	14
Obstructed labour	13	2.4	7
Other obstetric	30	5.5	16
<i>Injuries</i>	67	12.4	36
Unintentional (accident)	39	7.2	21
Intentional (suicide)	25	4.6	13
Intentional (Homicide)	3	0.6	2
<i>Non-infectious diseases (acute and chronic)</i>	36	6.6	19
<i>Iatrogenic causes (excluding obstetric)</i>	18	3.3	10
<i>Unspecified</i>	83	15.3	44
Diseases with oedemas	39	7.2	21
Others	44	8.1	24
All causes	542	100.0	290

* for a total of 186,714 woman-years of exposure

Source: Faveau et al., 1989: 141

Table 21: Percentages of currently married women using specified methods of contraception, BFS¹ and CPS²

	BFS			CPS			BFS	CPS
	1975	1979	1981	1983	1985/6	1989	1989	1991
<i>Sterilisation</i>	0.8	3.3	4.8	7.4	9.4	10.4	9.7	10.3
Tubectomy	0.3	2.4	4.0	6.2	7.9	9.0	8.5	9.1
Vasectomy	0.5	0.9	0.8	1.2	1.5	1.4	1.2	1.2
<i>Modern reversible</i>	3.9	5.6	6.2	6.4	9.0	14.0	13.5	20.8
Pills	2.7	3.6	3.5	3.3	5.1	9.1	9.6	13.9
Injections	-	0.2	0.4	0.2	0.5	1.1	0.6	2.6
IUDs	0.5	0.2	0.4	1.0	1.4	1.7	1.4	1.8
Condoms	0.7	1.5	1.6	1.5	1.8	1.9	1.8	2.5
Vaginal	-	0.1	0.3	0.3	0.2	0.2	0.1	0.0
<i>Traditional</i>	3.0	3.8	7.6	5.4	6.9	7.1	7.6	8.7
<i>All methods</i>	7.7	12.7	18.6	19.1	25.3	31.4	30.8	39.9

Source: Cleland et al., 1993: 33

Notes: (1) Bangladesh Fertility Survey
(2) Contraceptive Prevalence Survey

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